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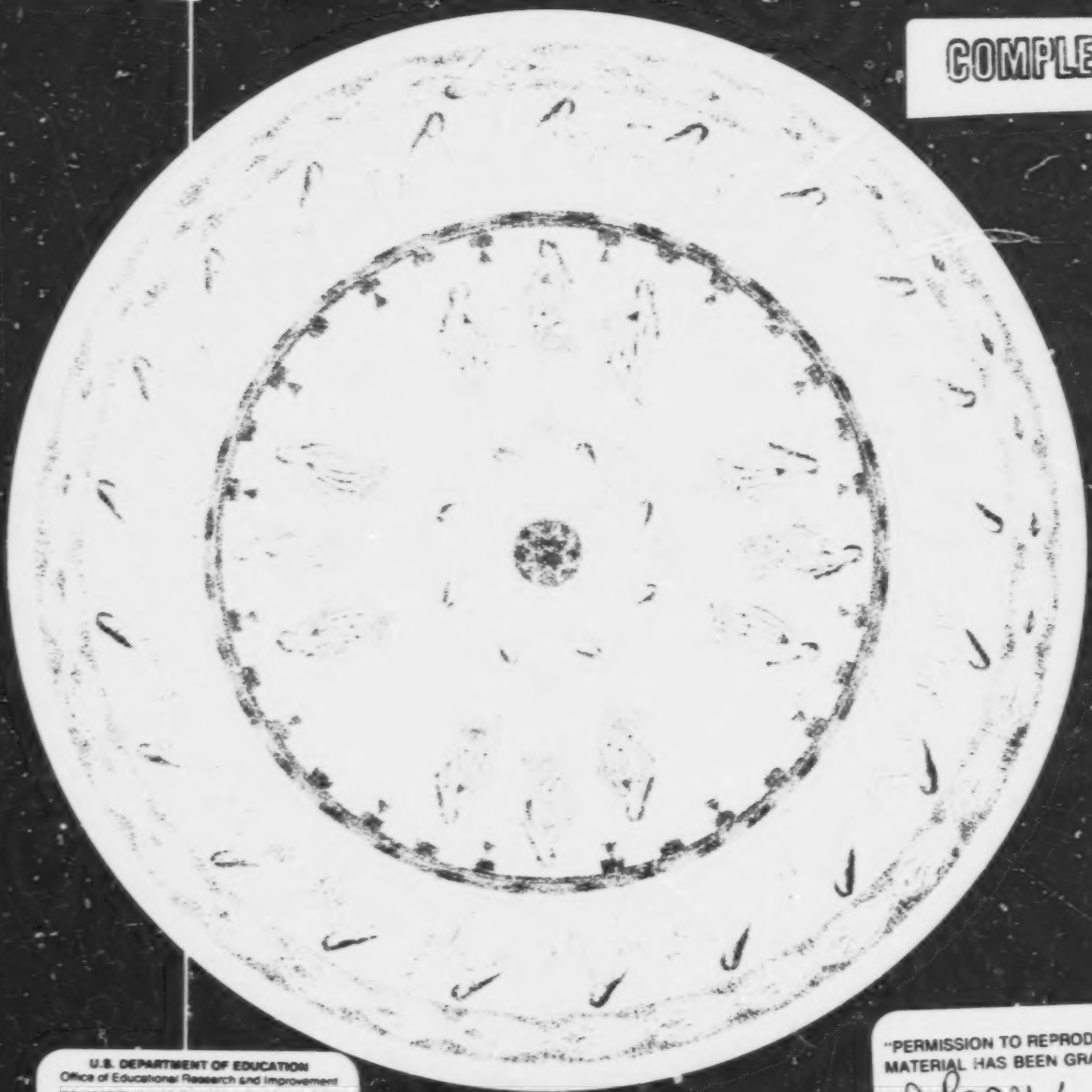

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Circles of Women

Professionalization Training for American Indian Women
A Manual for Counselors, Teachers, Workshop Leaders and Trainers

by

Teresa LaFromboise, Stanford University

and

Kit Boesch, Lincoln Lancaster, Nebraska Commission on the Status of Women

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ABSTRACT

This manual is a resource guide for leadership training workshops for American Indian women. Section I of the manual presents an overview of critical issues involved in the professionalization of American Indian women, including (1) the traditional roles of Indian women, and their precedent for contemporary professional roles; (2) the major issues and problems facing Indian women today, particularly in terms of acculturation stress, difficulties in maintaining the extended family, and pressures for bicultural competence; and (3) professionalization as an extension of traditional roles and as a means of coping with contemporary problems. This section identifies obstacles faced by Indian women interested in professional careers and clarifies the need for skills training in various areas. Section II of the manual is a complete workshop series on: enhancing self-esteem, acquiring culturally appropriate assertiveness skills, planning careers both on and off the reservation, and developing financial management abilities. The workshop materials include a brief overview of the issue, options for presentation of a one-day or three-day agenda, specific training instructions and exercises with training worksheets, references, and suggested readings. Activities, modeling, feedback, and homework assignments are included along with a brief list of preparatory activities, logistics, and a workshop evaluation form. (LFL)

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Professionalization Training for American Indian Women
A Manual for Counselors, Teachers, Workshop Leaders and Trainers

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Teresa LaFromboise, Stanford University
and
Kit Boesch, Lincoln/Lancaster, Nebraska Commission on the Status of Women

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Although much of the information for this manual was gathered from relevant social science literature, several women were kind enough to share their life experiences as speakers and trainers at the Professionalization of American Indian Women workshops held in Lincoln, Nebraska in the summer of 1982. Their expertise and personal disclosures allowed others to gain a deeper understanding of what it means to be a professional American Indian woman in contemporary times and accentuated the bicultural issues vital for inclusion in professional skills training. The authors would like to thank Jenice Bigbee (Comanche), Woesha Cloud North (Winnebago), Loretta Delong (Chippewa), Roberta Ferron (Hunkpapa), Sandra Fox (Oglala), Patricia Gorden (Santee), Helen Hiatt (Sioux), Debbie Landreaux (Minniconjou), Betty Lavendure (Chippewa), Beatrice Medicine (Lakota), Peggy Morgan (Oglala), Wynema Morris (Omaha), Valerie Shangreaux (Oglala), Winona Shilling (Creek/Yuchi), Jackie Stevens (Winnebago), Donna Vandall (Winnebago), and Nancy Wallace (Comanche/Creek). The authors are also indebted to Geneve Lau, Evelyn Brooks, and Lynn Mitchell who provided valuable research assistance; to Thea Zeeve who edited the original manuscript and made many helpful suggestions; and to the Spencer Foundation and the Office of the Provost, Stanford University, who supported the final production of *Circles of Women*.

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How To Use This Manual

This manual is a resource guide for leadership training workshops for American Indian women. The resources and ideas for training emerged from the hearts and minds of American Indian women who participated in workshops supported by grants from the Women's Educational Equity Act Program, the Lincoln Foundation, and the Cooper Foundation.

Section I of the manual presents an overview of critical issues involved in the professionalization of American Indian women, including 1) the traditional roles of Indian women, and their precedent for contemporary professional roles; 2) the major issues and problems facing Indian women today, particularly in terms of acculturation stress, difficulties in maintaining the extended family, and pressures for bicultural competence; and, 3) professionalization as an extension of traditional roles and as a means of coping with contemporary problems. This section identifies obstacles faced by Indian women interested in professional careers and clarifies the need for skills training in various areas. *Section II* of the manual is a complete workshop series on: enhancing self-esteem, acquiring culturally appropriate assertiveness skills, planning careers (both on and off reservation), and developing financial management abilities. The workshop materials include: a brief overview of the issue; options for presentation (a one-day and a three-day agenda); specific training instructions and exercises, with training worksheets; references and suggested readings.

Activities, modeling, feedback, and even homework assignments are included, along with a brief list of preparatory activities, logistics, and a workshop evaluation form. Depending on the resources of your community, some activities may be more appropriate or applicable than others; remember that the activities suggested here are catalysts for the creative development of your own techniques.

Foreword

Circles of Women

Brooke Medicine Eagle, an eighty-year-old Northern Cheyenne woman, had a vision of "the renewing power of the feminine"—a creative, healing balance that can arise as traditional and contemporary strengths are brought together. She envisioned circles of women, one within the other, on Bear Butte, a sacred mountain in South Dakota:

> *Descending in a slow, gentle dance step are the old woman spirits of the mountain; ancient gray-haired Indian women dancing down. They either are light or carry light as they wind down the trail and circle the hill I am on. As they dance around in a circle, there comes another [circle]; this [one] of young women my age and time, and they begin to weave in and out of each other—blending. Then inside that circle comes another of seven old grandmothers, white-haired women; powerful and nurturing old women. Again, inside comes [another] circle of seven young women; friends and sisters . . . weaving and swaying, blending with the grandmothers. Finally, all around me disappears except "the Rainbow Woman" [who stands] radiant beside me . . . her dress creates a flurry of rainbows, and I see that [it is] beaded with hundreds of tiny crystal beads, the slightest movement she makes sends those flurries of soft rainbows all over . . . She says her name is Moon Dove, [and] she reminds me that the Mother Earth is in trouble, her renewing powers threatened, and that here on this North American land . . . what needs to happen is a balancing. [We] need more emphasis on being receptive, nurturing all the people, using the inexhaustible resources within us rather than . . . tearing the Mother Earth . . . I am to carry this message to women . . . we need to allow [ourselves] to be receptive, to listen to the Earth, [to] find the universal knowledge and ancient truths within ourselves. Each of us must find the balance, heal ourselves [and] become whole. She felt I would be a carrier of the message between the two-cultures . . . from the old culture to the new, from the Indian to the [non-Indian] . . . (Jaimes, 1982, p. 22).*

Brooke Medicine Eagle's vision still speaks to the challenges and conflicts faced by American Indian women working toward professional goals that demand a balance of traditional and contemporary leadership strengths and roles. This manual is for those who would assist these women to achieve such a synthesis, and help them reach for individual visions that, when realized, will ripple through the circles of self, family, tribe, and world.

Section I | Critical Issues Overview

Traditional Precedents: American Indian Women as Caretakers and Leaders

The traditional American Indian woman was one being and she was many beings. As a biological being, she counted being a mother and rearing a healthy family as ultimate achievements; as a spiritual being, she was able to accept and fulfill her role as both an extension of the Spirit Mother and a key to the continuation of her people (Niethammer, 1977). In addition, Indian women accepted social roles as transmitters of cultural knowledge (Hanson, 1980) and caretakers of their children and relatives. Indian women also took on and were wisely recognized for their skill in carrying out economic roles as producers, food gatherers, planters, tanners, cooks, potters, tailors, weavers, and homebuilders, as they transformed the fruits of Mother Earth into the products their families needed to survive.

Although women from different tribal groups describe their roles differently, traditional roles were well defined, and individual Indian women and men understood their responsibilities to the extended family, and the tribe. Manson (1982) states that the American Indian extended family was the basic unit of societal expression which gave identity to individual family members, through culturally defined expectations and obligations associated with one's place in the family Each member of the family performed significant tasks that contributed to the survival of the tribe, including helping other families to achieve their fullest potential. Each person took on many roles within the extended family system, and adherence to these roles was governed by disciplinary procedures and social sanctions which left little to question and a great deal of protocol to follow. Indian women established their identity as they moved among roles throughout their life span; their identity was not established as separate from the community, but as a necessary link in the unity of the total extended family.

Each tribe had its own system and traditions for assigning roles to both women and men, and for identifying the behavioral expectations for each role. Role and gender variations differed according to the social structure of each tribal group (Medicine, 1978) and the degree of social and governing control exerted by women or men depended upon whether the tribe was matriarchal or patriarchal. Matriarchy was practiced among several tribes, particularly the Iroquois, Colville, Yavapai, Seminole, Puyallup, and Menominee tribes (Green, 1980).

In most traditional tribal societies, there was a clear division of labor between "women's work" and "men's work." Indian women exercised almost complete control over the home, the children, and belongings inside the home; further, the woman's close relationship to food and the supply of food conferred great power upon her (Seton & Seton, 1953). Men dealt with the tasks of hunting and warfare, and thus controlled the horses and cattle and, in some tribes, the crops. In some tribes, men performed clothing-making and house-building tasks. In general, however, a sense of reciprocal obligation between the men and women was commonplace; the women depended upon men to hunt for food and provide protection and the men depended upon women to process meat, dress the skins of game, prepare food, make clothing, and run the home. No task was considered more important than another, for all were necessary to assure the survival of the tribe and the unity among all living things.

As this discussion indicates, the traditional roles of Indian men and women were clearly defined. Even in traditional times, however, some Indian women challenged the entire tribal social system by stepping out of their culturally defined roles. Some were individualistic and strong enough to risk potential ostracism and condemnation for their independence. Particularly strong-minded women were called "manly-hearted women" among the Blackfeet tribes (Lewis, 1941). A manly-hearted woman was differentiated from other women by her wealth and status, boldness, and efficiency. In many tribes, an Indian woman who successfully broke from typical female roles and established herself as able to hold her own in the male sphere earned a high reputation (Niethammer, 1977).

Contemporary Issues and Problems

■ ***Acculturation stress.*** The lives of contemporary American Indian women often are marred by the realities of cultural oppression: drugs, poverty, jails, bars, and violence confront them as they move among a society dominated by Whites, museums, and commercialism (Green, 1980). Indian women are frequently the sole heads of their families and are the most impoverished and isolated group in this country. They face problems that are enormous both in their scope and their severity. The average life expectancy of American Indians is sixty-five years, compared with the national average of seventy-one years (National Indian Council on Aging, 1981). The mortality rate for accidents and adverse conditions among American Indians is .14 percent, as compared with the national average of .04 percent (U.S. Congress, Office of Technology Assessment, 1986). In 1975, Indian females aged fifteen to thirty-four died of cirrhosis of the liver at a rate thirty-seven times greater than that for white females of the same age group (National Institute on Alcohol Abuse and Alcoholism Newsletter, 1978).

The rate of American Indian unemployment is three times the national average (U.S. Department of Commerce, Bureau of the Census, 1983) and the average annual income for American Indians is only 61 percent of the national average. An estimated 57,000 American Indian families live in substandard housing, often without running water, electricity, or adequate sanitary facilities (Sorkin, 1978; U.S. Department of Commerce, Bureau of the Census, 1983).

Indian children attending urban schools drop out at a rate as high as 85 percent in some cities, and the dropout rate for those attending reservation schools is approximately 60 percent. The national dropout rate for the general population averages 33 percent (LaFromboise & Rudes, 1983). And the suicide rate of American Indian adults is 1.5 times greater than the national average; among school-age Indian children, the suicide rate is approximately three times the national average (U.S. Congress, Office of Technology Assessment, 1986).

■ ***Bicultural Stress.*** Indians must also face the difficulties inherent in taking on roles within the larger society, which is competitive and espouses a work ethic centered around the accumulation of property, titles, or degrees and the pursuit of hobbies and awards for civic duties. Chance (1965) notes that great stress is involved in adapting to roles that require cognitively different responses and present dilemmas in choosing between the old (and ideal) and the alien (and operable) values of present-day living.

Indian women today frequently experience role conflicts as they try to maintain their traditional tribal roles along with other roles within the Anglo society. Further, Indian men find it difficult to support them in dealing with these conflicts, for the men also suffer greatly from the loss of their traditional roles, and also from their belief that Indian women "adapt more readily." The incidence of substance abuse, domestic violence, and child neglect has risen significantly as Indian men and women have succumbed to acculturation pressures and begun to overlook their family and tribal responsibilities (Hanson, 1980; Hill, 1978; Littman, 1970; Mohatt, 1972; Robbins, 1973; Waddell, 1975).

Bicultural pressures also may affect traditional Indian family stability. On one midwestern reservation, 70 percent of the households are headed by single Indian women (Snake, 1980). In urban areas, reconstituted extended families often experience disapproving scrutiny from non-Indian social workers who do not appreciate the value of extended families that include non-blood-related members, and who view this form of surrogate parenting as "neglect" (Byler, 1977).

Further, the American Indian woman must raise and educate her children to meet the expectations of both Indian and American cultures, though traditional Indian values of kinship and sharing often conflict with competitive American values. Although many tribes still value role modeling today, few opportunities exist for the transmission of modeled behavior when family members relocate to urban areas or to other reservations. Family reunions at ceremonial encampments and special occasions may provide the setting for exchanges of extended-family modeling and instruction in cultural traditions; however, these opportunities are few and far between, and are at variance with patterns of daily interaction; and they often leave contemporary American Indians conflicted about how to react in different cultural settings.

The contemporary Indian woman also experiences increasing personal pressure from the demands and expectations placed upon her by both the Indian community and the white community. She is often asked, for example, to help in the formation of intertribal and non-Indian support systems to help keep migratory Indians working,

educated, and in touch with their Indian identities. She must withstand the stereotypes, token expectations, and pressures to be an "Indian Authority" associated with her double minority status in white America. She must also stand up to the scrutiny of the Indian community concerning her non-traditional ways of living, and answer to the community's expectations about her ability both to represent them and to give a part of herself to them.

■ ***The Strengths and Stresses of the Extended Family.*** Extended families remain a universal pattern among American Indian nations and often provide Indian women with the support and strength necessary to withstand the stresses of professional careers (Ferguson, 1985; Ryan, 1980). American Indian core values are retained and preserved within the extended family, which serves as a protective social fabric for the health and welfare of its members. Indian people have continued extended families as a way of maintaining stable family ties, and aiding and helping one another. They value collective responsibility for one another's actions and the presence of additional support persons to whom they can turn for extra care and guidance. The parameters of the extended family have widened considerably in recent years, and reconstituted, intertribal extended families are becoming increasingly prevalent (Redhorse, 1980). Those Indian people who have obtained prominent places in the community often attribute their success to the support and training provided them by extended family members. The survival of the extended family through two hundred years of federal Indian policy is an obvious sign of its strength, despite the emotional and spiritual costs of acculturation, migration, traditional role changes, value conflicts, and economic pressures.

American Indian Women and the Professionalization Process

In exploring new ways to realize their potential and to cope with these stresses, American Indian women have increasingly begun to seek professional training (Verble & Walton, 1983) and to enter professional occupations. As they do so, Indian women seek to reconcile overwhelming pressures to change with the desirability of preserving tradition.

In the majority culture, a professional achieves her/his status by striving for individual success in some specialized occupation or field. For the American Indian woman, however, the professionalization process generally involves something much broader; her goals include concerns relevant to her family and people as well as to herself as an individual; her striving for excellence in any occupation is in many ways an extension or reflection of the deeply-rooted traditional concern in Indian culture for quality and pride in *all* circles of life.

This distinction points up the importance of examining the diversity among women in the context of the feminist movement. While current majority-culture trends emphasize themes of independence and androgyny, these often are inconsistent with the focus of Indian women, who see their work in the context of their families, nations, and the sacred Mother Earth. Many Indian women thus seek the restoration of harmony and balance to native life, so that the people will continue as a people. The activities which support this goal (such as restoring the sacred ceremonies, promoting economic self-sufficiency, relearning traditional survival skills, raising children to speak their native languages, or providing expertise in tribal government) are as important as individual goals for professional achievement and success.

Many American Indian women still consider themselves an integral part of the ongoing cycle of birth, growth, maturity, death, and rebirth. In their collective growth and maturity, they have extended their traditional caretaking skills to include those that are needed to preserve Indian traditions within a predominantly non-Indian society. In spite of persistent acculturation demands, Indian women have managed to retain their identity and to expand the breadth of their traditional leadership roles to become leaders in the struggle to maintain natural resources and ensure self-determination. Increasing professionalism among Indian women, although a relatively new aspect of this overall evolution, is nevertheless an important one.

Many Indian women first become interested in the professionalization process as they scrutinize their communities and see the need for their contributions as professionals. They see the need to preserve and disseminate Indian cultural values and ways of living. They see the need for more commercial radio and television programs of

3

interest to Indians, as well as for the accurate portrayal in these media of contemporary and historic American Indian people (Eiselein, 1982). They decry the difficulties faced by their sisters in gaining a foothold in both state politics and tribal leadership, and they carefully scrutinize the appointment of Indian women to advisory positions within the federal government. They testify for the naming of more Indian women as council members, judges, and administrators throughout Indian country. They try to generate support for the Equal Rights Amendment in Indian country and have requested a legal interpretation of the compatibility of the ERA with self-determination and tribal sovereignty. They continue, too, to be concerned about their brothers and sisters who are incarcerated, many of whom are denied access to traditional spiritual counseling despite the Native American Religious Freedom Act of 1978.

Issues of welfare and poverty continue to plague Indian women and their families. Nineteen percent of Indian families, as compared with only 5 percent of the U.S. total, are receiving public assistance. For many of them, Indian preference is a myth; although they have little trouble being hired by the Bureau of Indian Affairs and the Indian Health Service, they often enter government service at low levels, and generally do not move to higher levels (U.S. Department of Labor, 1979). Indian women thus see the need to encourage tribes to offer incentives to private industries to increase employment opportunities for Indians through the growth of industries on reservations. They see the need for more Indian women to become business owners. They call for displaced homemaker programs, urgently needed because as many as three-fourths of the households on many reservations are headed by women alone, often because many Indian women who initially chose the role of full-time homemaker now find that they must work following separation or the death or physical disability of their husbands.

Indian women have called for improved access to health care for Indian people, who remain the poorest of any ethnic group; they emphasize the need for more Indian health professionals to serve Indian people and help deal with rising rates of alcoholism. They are also concerned that nearly one-third of their sisters live in rural areas and are isolated from social services. They read the statistics on school and college completion and dropout rates, and insist that data be collected by both sex and race to combat the lack of clear, uniform data on Indian women and children (Scheirbeck, 1980). They want to provide basic education about child abuse and the need for affordable child-care services to tribes and Indian organizations nationwide. They see the need for rape crisis intervention, sexual abuse programs, and battered women's shelters in Indian country and urban areas. They believe that Indian women must have reproductive freedom, though most interest in the area identifies population growth as a priority. Indian women are also worried about their elderly sisters, who suffer neglect and deprivation, which is often hidden under the tradition that respect is accorded to aging tribal members.

Indian women generally recognize that they can achieve the status necessary to combat these problems, particularly in the face of non-Indian resistance, through post-secondary education. But Indian women in college face a variety of pressures and problems. The undergraduate first defies those who would discourage her from entering college and then faces another set of problems when she is channeled into the traditional female career areas of teaching and social service (Medicine, 1978), although her interests and talents may lie elsewhere. She faces family pressure to be continually responsive to the needs of her extended family group, though she may be separated from them by considerable distance. She faces peer pressure from other male and female American Indian students to take on community commitments and involvement in addition to her studies (such as working in Indian groups near the university, involvement in activist causes, and attendance at yearly conventions of intertribal Indian associations). She must also deal with sexist assumptions and bias expressed by American Indian males with regard to leadership. At the same time, she faces unrealistic peer and family pressures to date and marry an American Indian man, even though many date or marry non-Indian females while castigating Indian women who do likewise. Further, Indian women have a realistic fear that Indian men with less formal schooling will not marry a woman who is a university graduate.

Despite these obstacles, however, LaFromboise (1984) reports that the number of Indian women who have completed their undergraduate work and gone on to graduate school has increased since the 1960's—largely as a result of conscious efforts on the part of institutions to recruit minorities. A profile of the American Indian female graduate student (Kidwell, 1976), however, suggests that she is likely to be:

poor in economic terms; somewhat older than most graduate students;

married or divorced, and, in many cases, a mother. She is an individual who, more often than not, is entering a discipline which is new to her, for her undergraduate work may have resulted from inappropriate counseling. She is clearly conscious of the role and gender expectations reflective of her tribal background and is the recipient of many pressures to "work for the benefit of Indians."

Kidwell (1976) states further that the Indian female graduate student is less sophisticated about mentorship and cohort systems in graduate school and therefore tends to be somewhat lonely. It is clear that American Indian female students at both the undergraduate and graduate levels need more positive role models during their professional training, more counseling about the factors involved in job-seeking both on and off reservations, greater involvement in professional organizations, and more information regarding graduate and post-doctoral fellowships.

Professionalization—and the pursuit of the education necessary to achieve it—need not be seen as incompatible with the traditional roles of American Indian women. "Professionalization," from an Indian perspective, involves attempting to achieve perfection in every aspect of life while also humbly recognizing one's limitations (D. Vandall, personal communication, February 19, 1982). As her roles are expanded and redefined, however, a corresponding expansion and refinement of skills is needed; the development of these skills may be viewed as a three-level process, similar to that described by Shoemaker and Satterfield's (1977), tri-level model of broad-spectrum assertiveness training:

Tri-Level Model of Skills Training

III
LIFESTYLE

II
RESPONSE STYLE

I
TECHNIQUES

Each of these levels shows a different extent to which the person may wish to incorporate a given skill (such as assertiveness, leadership, financial management skills) into her life. The training model will depend on the level that is the objective, and on practical considerations such as the amount of time available for the training.

The first level of the model depicts what can be acquired in a one-day workshop. If assertiveness training were the subject of the workshop, for example, it might focus on conveying knowledge of certain assertion techniques, increasing awareness of the personal need for assertiveness, and perhaps developing the ability to respond using basic or minimum assertions. This modest training has its place in a consciousness-raising perspective, but is likely to have limited transfer of training to situations other than those specifically addressed in the workshop itself.

The middle level of the model contains a more substantive approach and involves more intensive training. Here, a three to four day workshop or an ongoing group (lasting for approximately eight weeks) might be utilized. For assertiveness training, for example, this level would enable participants to discriminate among their own assertive, aggressive, and non-assertive behaviors and develop a variety of assertive responses appropriate to specific situations. They would also gain knowledge about the verbal and non-verbal components of each behavior, different types of assertive responses, and the social and interpersonal rights and consequences associated with each behavior.

Level III represents the development of a lifestyle in which the individual is biculturally competent in the relevant skill. A biculturally assertive lifestyle, for example, is one in which American Indian people become more comfortable and effective in communicating in both cultures, rather than being stranded between them or functional only in one or the other. An individual or tribal group who practices this lifestyle is benevolently interested in the needs of the group, is socially responsible in perpetuating a belief system that highly values personal rights and the rights of others, behaves self-confidently in situations requiring assertive behavior, encourages tribal members to be

equally assertive, and makes conscious decisions to be assertive when it is necessary and culturally appropriate to do so. Establishment of a basis for developing a bicultural assertive lifestyle might involve extensive training in such things as Indian-white language differences, non-verbal preferences, message matching, perception checks, and counter-assertions, as well as training designed to develop deeper understanding of Indian and non-Indian rights, values, and beliefs (LaFromboise, 1982; LaFromboise & Rowe, 1983).

This manual includes sample training formats for self-image development, assertiveness, career planning, and financial management. As American Indian women participate in the professionalization process, they will add skills in these areas to their existing skills as caretakers and leaders.

Section II | Practical Applications

Workshop 1 | Self-Esteem

"There is no value judgement more important to a woman—no factor more decisive in her psychological development and motivation—than the estimate she passes on herself."

— Adapted from Nathaniel Brenden, 1971.

Self-esteem is a positive attitude toward the self, associated with a sense of identity, worthiness, self-acceptance, and belief in one's ability to behave successfully in the environment. But tribal cultures have traditionally emphasized the importance of collective identity over individual identity, and the needs of the family, clan, or tribe have always superseded the individual's. The fabric of American Indian self-esteem has thus been difficult to ascertain. Trimble (in press) maintains that Indians are incapable of self-evaluation because they view themselves as part of a unified cosmos. The Lakota, however, use the phrase *AH WA BLEKZA KI* (to examine oneself), and expect tribal members to maintain a keen sense of self-awareness and autonomy through introspection and self-analysis (Medicine, 1982).

Studies on American Indian self-esteem have generated contradictory findings. Many cross-cultural studies have found that American Indians feel more rejected, depressed, and withdrawn than whites (Corrigan, 1970; Rosenthal, 1974; Thornburg, 1974). Lammers (1970) found no differences in this regard, however; still others found "moderately positive" self-concepts among American Indians (Benjamin, 1973; Dreyer, 1970; Fuchs & Havighurst, 1972). Reports on sex differences in Indian self-esteem are also contradictory. It has been observed that Indian women often function reactively rather than proactively, are relationship-oriented rather than self-oriented, and tend to value family and other tribal members above themselves. Further, like many other women, they may avoid success because they fear failure or hurting others (Horner, 1970). Finally, while Indian girls were reported by Lefley (1976), and Martiz and De Blassie (1973), to have more positive self-concepts than Indian boys, George and Hoppe (1979) reported opposite findings.

That American Indian women today have even moderately positive self-concepts is a sign of strength, given the stark differences between the expectations of American Indian societies and those of the dominant culture. Traditionally, Indian women were able to develop and maintain a firm sense of identity dictated by core values and tribal integrity, particularly in matrilineal tribes which afforded high status to women and offered respected role models for girls. In functioning within the dominant society, however, Indian women faced acculturation disruptions, the disadvantages of double minority status, sex stereotyping and bias, and the effects of tribal disintegration. Further, the dominant society virtually requires that women have even *greater* intellectual abilities, education, and motivation than men if they hope to compete and achieve.

Self-esteem and identity fluctuate markedly in professional Indian women (White, 1970); their ambivalence about professional pursuits is tied to conflicts over leadership and social responsibility. Assuming a leadership role is, in Indian communities, often interpreted as "selling out," "building empires," or "becoming like white people." In contrast, the dominant culture values professional leadership and competence, defined as competition, self-aggrandizement, and multiple career commitments. And this conflict is coupled with white society's negative stereotypes of Indian women, who are seen as poor professional risks because of cultural obligations and community conflicts (LaFromboise, 1983). To resolve these conflicts, Indian women may pragmatically adopt certain "white" behaviors in the workplace and certain "Indian" behaviors at other times. But this ability to shift roles need *not* alter their self-esteem. Professional development which fosters an appreciation of leadership for collective progress also can encourage the maintenance of self-esteem.

This section will help Indian women enhance their individual sense of identity and self-esteem within both Indian and professional contexts, understand that self-esteem may fluctuate in various situations and at different stages in one's professional life, and learn to anticipate and handle these fluctuations, appreciate the major role played by environmental barriers in producing individual difficulties (rather than attributing those difficulties to personal "inadequacies") and recognize the importance of developing—and continually reinforcing — positive beliefs and attitudes that will help establish and preserve self-esteem amidst the conflicting expectations of Indian culture and the dominant society.

Self-Esteem

Three Day Workshop

Day I

9:30 - 10:30	Introductions 1. Assessment of Self-Esteem - Personal Qualities, Character Strengths 2. First Names, First Impressions
10:30 - 10:45	BREAK
10:45 - 12:00	3. Autobiographical Sketch
12:00 - 1:30	LUNCH
1:30 - 2:45	4. Self-Image Board 5. Group Awareness Profile
2:45 - 3:00	BREAK
3:00 - 4:45	6. Sex Role Expectations 7. Role Stripping
4:45 - 5:00	Wrap Up 8. Twenty-One Questions (Homework Assignment)

Day II

9:30 - 10:30	Review self-image, cultural group identity, sex role expectations Group discussion of Twenty-One Questions
10:30 - 10:45	BREAK
10:45 - 12:00	9. "Shoulds" 10. Acknowledging Personal Strengths
12:00 - 1:30	LUNCH
1:30 - 2:45	11. Peer Perceptions
2:45 - 3:00	BREAK
3:00 - 3:45	Peer Perceptions
3:45 - 4:45	12. What is a Person?
4:45 - 5:00	Wrap Up 13. Indian Leader Sketch (Homework Assignment)

Day III

9:30 - 10:30	Review of personal strengths, social expectations, perceptions of leadership 14. Review of Indian Leader Sketch (Part 2)
10:30 - 10:45	BREAK
10:45 - 12:00	15. Meaning of Power
12:00 - 1:30	LUNCH
1:30 - 2:00	16. American Indian Professional Power
2:00 - 2:30	17. Role Model Interview 1
2:30 - 3:00	18. Role Model Interview 2
3:00 - 3:15	BREAK
3:15 - 4:15	19. Role Model Interview 3 20. Role Model Interview 4
4:15 - 5:00	Wrap Up: Discussion of personal, cultural, and psychological experiences involved in the professionalization process.

Self-Esteem

One Day Workshop

9:00 a.m. - 5:00 p.m.
Workshop participants are sent the two self-assessment exercises (Personal Qualities, Character Strengths) prior to the workshop, and asked to complete them and bring them along.

9:00 - 10:30	Introductions 1. Assessment of Self-Esteem 2. First Names, First Impressions
10:30 - 11:00	4. Self-Image Board
11:00 - 12:00	5. Group Awareness Profile
12:00 - 1:00	LUNCH
1:00 - 1:30	7. Role Stripping
1:30 - 2:00	13. Indian Leader Sketch
2:00 - 2:15	BREAK
2:15 - 3:00	15. Meaning of Power
3:00 - 4:00	16. American Indian Professional Power
4:00 - 5:00	17. Role Model Interviews
5:00 - 5:30	Wrap Up: Conclude with verbal evaluation. Encourage participants to examine the Twenty-One Questions handout (see Exercise 8, Three-day Workshop) and to do a continual reassessment of themselves.

Exercise 1 — Assessment of Self-Esteem

GOALS: To heighten awareness of personal qualities and character strengths.

TIME: 20 Minutes

MATERIALS: Personal Qualities Worksheet
Character Strengths Worksheet
Pen or pencils

PROCESS:

1. Trainer distributes copies of the two worksheets.
2. Participants complete the forms independently. The Personal Qualities and Character Strengths worksheets are designed to stimulate participants' awareness of individual strengths often overlooked or unrecognized.
3. Information from this checklist and rating scale could be useful in designing small groups for the exercises that follow. Variability in self-esteem ratings within each small group is advised for ease in training.

Exercise 2 — First Names, First Impressions

GOALS:

1. To get acquainted with other participants.
2. To discover one's initial impact on others.
3. To study the accuracy and effects of first impressions.

TIME: 40 Minutes

MATERIALS: Two sheets of paper and pencil for each participant

PROCESS:

1. Trainer asks that each person give her first name and one or two facts about herself.
2. Participants are then directed to turn their chairs around, away from the circle, so that they cannot see the other group members. They are instructed to write down as many of the first names as they can remember.
3. After about three minutes, they turn their chairs back toward the group and find out whose names they forgot. They may ask for additional information to attach to the names that they find difficult to remember.
4. The group discusses names, feelings attached to them, difficulties that they experience in remembering them, their reactions to not being remembered, etc.

5. The trainer hands out additional sheets of paper, on which participants are asked to write a group roster, and to note briefly their first impressions of every group member.

6. These first impression papers are collected by the trainer to read aloud without identifying the authors. The trainer encourages participants to check the accuracy of the impressions that members have of one another. Each participant is encouraged to discuss what she felt while hearing the impressions, what surprised her, etc. Then all of the impressions of the second participant are read aloud, she reacts, and so on. *Variation:* Each person reads aloud the impressions she has written about each of the other members.

7. The group discusses the accuracy of first impressions, the effects of first impressions, and their reactions to this experience.

Exercise 3 Autobiographical Sketch*

GOALS:

1. To help each participant identify who she is and what her needs and wants are.
2. To translate negative emotions about the self (such as despair, guilt, boredom) into an awareness of a need for change.

TIME: 30 Minutes

MATERIALS: Paper and pencils for each participant.

PROCESS:

1. Trainer asks each woman to write a paragraph or two describing who she is, who she wants to be, and who she thinks she should or ought to be.
2. Trainer suggests that each participant imagine she is completing a report of her strengths and weaknesses in the following areas: educational, vocational, personal, social, and intellectual.
3. Participants discuss their strengths and weaknesses, and feelings attached to them.

*Osborn & Harris, 1975, p. 108.

Exercise 4 Self-Image Board*

GOALS:

1. To help each participant further identify who she is and what her needs and wants are.
2. To help each participant compare her self-image with pictures of a variety of professional Indian and non-Indian women.

TIME: 30 Minutes

MATERIALS: A large poster board containing a wide variety of pictures of ethnically diverse women.

PROCESS:

1. Trainer shows the Self-Image Board to the group.
2. Trainer asks each participant to select those women with whom they can most easily identify and explain why.
3. Group discusses each woman's choices.
4. Repeat the exercise; this time the participants select women they see as assertive and explain why.
5. Women compare the two groups of pictures and discuss similarities and differences between the groups.

*Osborn & Harris, 1975, p. 105.

Exercise 5

Group Awareness Profile*

GOALS:

1. To explore expectations for cultural role behavior.
2. To acknowledge the different ways in which Indian women may act towards Indians and whites.
3. To identify potential role conflicts and beliefs of participants.
4. To determine each participant's need for assertion training.

TIME: 20 Minutes

MATERIALS: Group Awareness Profile Worksheet and pencils

PROCESS:

1. Trainer asks participants to fill out the Group Awareness Profile.
2. Trainer looks for dissimilar answers to questions 9-12 and discusses how appropriate role behavior may differ depending upon the characteristics of the target person or target group.
3. Trainer reviews responses to questions 7 and 8 in the Profile, which may indicate the need for assertiveness training.
4. Trainer asks women to go back and answer each question on the profile as if it were an open-ended question.
5. Trainer then encourages each woman to discuss role conflicts and values or beliefs that may interfere with positive appraisals of herself.

*LaFromboise, 1982, p. 65.

Exercise 6

Sex Role Expectations*

GOALS:

1. To explore "rules" and expectations for sex roles.
2. To explore personal requirements Indian women place on themselves concerning sex roles.
3. To examine unrealistic expectations, conflicting expectations, and the ways in which participants do or do not meet these expectations.
4. To predict the consequences for not meeting specific sex role expectations.
5. To develop ways of breaking out of sex role restrictions without damaging personal, tribal, or professional status.

TIME: 30 Minutes

MATERIALS: Paper and pencils

PROCESS:

1. Trainer asks participants to make lists of the expectations and rules for sex roles held by tribe, family and relatives, friends, professional settings, and self.
2. Trainer asks participants to discuss ways in which they do or do not meet these expectations.
3. Trainer asks participants to determine the consequences of not meeting expectations determined by self, family, and tribe.
4. Trainer asks women to brainstorm ways in which some unconventional sex-role behaviors can contribute to the growth and development of their families, their tribal communities, and, ultimately, themselves.

*Osborn & Harris, 1975, p. 115.

Exercise 7

Role Stripping*

GOALS:

1. To appreciate the variety of roles of Indian women.
2. To determine the number of role commitments one can take on and still make constructive and desirable use of time.

3. To differentiate between roles freely chosen and those imposed by society, family, and friends.

TIME: 30 Minutes

MATERIALS: Role Stripping Worksheet and pencils

PROCESS:

1. Trainer distributes Role Stripping Worksheet and asks participants to think of their most important roles and list them in order of importance.
2. Trainer then instructs participants to fold the sheet on the dotted lines and tear into strips.
3. Going around the group circle, the trainer asks participants to throw away their least important role and explain what the loss or rejection of that role means to them.
4. Trainer has participants continue the process until all roles for each participant have been stripped away.
5. Trainer processes participants' feelings about having cast off numerous role expectations by encouraging discussion of emotional, cognitive, and behavioral responses to role loss.
6. Trainer then asks participants to take back a previously cast-aside role that they sincerely *want* to take on, and discuss how it feels to have freely chosen this role and its associated expectations.
7. Step 6 can be continued until participants feel that they have freely taken back a comfortable number and combination of roles.

*B. Kerr, personal communication, July 12, 1981.

Exercise 8 — Twenty-One Questions*

GOALS:

1. To understand that setting and accomplishing goals is a technique for gaining control over one's life.
2. To identify personal goals or desires.
3. To determine what actions need to be taken in order to accomplish these goals.
4. To achieve at least one of the goals mentioned in this exercise.

TIME: 30 Minutes

MATERIALS: Twenty-One Questions Worksheet and pencils

PROCESS:

1. Trainer hands out Twenty-One Questions worksheet and asks participants to answer any or all questions in whatever order they wish, as a homework assignment.
2. Trainer encourages participants to be prepared to discuss these questions on Day 2.
3. On Day 2, the trainer leads a discussion with participants about how the homework assignment made them feel. Trainer encourages participants to rephrase their answers into "I learned . . . " statements.
4. Trainer discusses the importance of setting goals to give one direction in daily activities, as well as in the professionalization process; to provide a basis upon which to select from a variety of options; and, finally, to provide criteria for measuring perceptions of progress toward desired changes in various personal characteristics.

*Canfield & Wells, 1976, p. 173.

Exercise 9 — "Shoulds"*

GOALS:

1. To get in touch with role expectations and feelings about them.
2. To identify and challenge various personal, cultural, and social expectations about Indian women.

TIME: 30 Minutes

MATERIALS: An extra chair for each participant.

PROCESS:

1. In group format the trainer asks participants to brainstorm all the "shculds" they can think of that are associated with being a respectable Indian woman.
2. Trainer asks each participant to sit on a chair facing an empty chair, and talk to that empty chair about the way in which she "ought" to behave.
3. After 10 minutes the trainer asks the participant to switch chairs and answer how she feels about trying to live up to all these expectations.

*Rush, 1973, p. 171.

Exercise 10 Acknowledging Personal Strengths*

GOALS:

1. To acknowledge personal strengths.
2. To discover strengths others see in us that we may not have been aware of before.
3. To become comfortable acknowledging and discussing our own personal strengths.

MATERIALS: Sheets of paper folded down the center and pencils

TIME: 45 Minutes

PROCESS:

1. Trainer distributes sheets and asks the women to write the strengths they see in themselves on one side of the paper, and their names on the top of the other side.
2. Trainer asks participants to pass their sheets around the circle so that each woman can write the strengths she has observed in the woman whose name appears at the top of the sheet.
3. After all of the sheets have gone around the circle, they are returned to their owners, who then individually acknowledge aloud the strengths recorded on their sheets.
4. Trainer leads a discussion with the women about what may be keeping them from using their strengths, and about what fantasies they have about their own futures.

*McHolland & Trueblood, 1972, pp. 23-27.

Exercise 11 Peer Perceptions*

GOALS:

1. To provide each participant feedback on how she is perceived as similar to each other member of the group.
2. To examine emotional reactions to being considered "different."
3. To help each woman identify the areas of similarity and dissimilarity which she believes are important.

TIME: Approximately 120 Minutes

MATERIALS: Peer Perceptions Ranking Form Worksheet
Peer Perceptions Summary Form Worksheet and pencils

PROCESS:

1. Trainer explains the goals of the exercise.
2. Participants are given the Peer Perceptions Ranking Form. They are instructed to write down (independently) the names of all the other participants *in rank order,* starting with the one she considers most similar to herself and going on down the list to the one she considers to be the least similar to herself. Beside each name she is to indicate those characteristics about herself and the other person which she thinks are similar.
3. Peer Perception Summary Forms are distributed. Names of the group members are listed on columns and rows in the same order.
4. Each participant in turn tells how she ranked all of the other members and what she had in mind regarding each ranking. Members record the rankings on the Summary Form; at the end of the workshop, this form contains all of the ranks as a permanent record to be kept by members. Each participant is asked to react to the feedback which she has received.

5. The trainer leads a discussion of the results, emphasizing how people react to being seen as "different," and how group members' values are expressed in the characteristics on which they focus.

*Loring & Wells, 1972, p. 137.

Exercise 12 What is a Person?

GOALS:

1. To further explore the personal qualities of participants.
2. To discuss the qualities participants perceive as male or female, Indian or non-Indian.
3. To understand the interdependence of all the qualities which lie within each person, male or female, Indian or non-Indian.
4. To provide relief from the intensity of the Peer Perceptions exercise.

TIME: 60 Minutes

MATERIALS: A large sheet of newsprint and five different colored markers for each participant.

PROCESS:

1. Trainer asks participants to work in pairs so that one woman can lie down on a large sheet of newsprint paper while the other woman draws around her body by tracing its outline onto the paper. A silhouette of each woman will result.
2. Trainer instructs the women to write words on their silhouettes that describe personal qualities they perceive as male or female, using magic markers to color-code male and female qualities.
3. Trainer presents material defining "What is a person?" (Josefowitz, 1980) in terms of four clusters of strengths that characterize people:

a) *deliberative-manipulative strengths* refer to the ability to get things done (commonly regarded as male characteristics)

b) *risk-taking strengths* refer to the willingness to expose oneself and take the chance that others may not see her as she would like to be seen (commonly regarded as male characteristics)

c) *attractiveness strengths* include being fun to be with, considerate, and interesting (commonly regarded as female characteristics)

d) *empathic characteristics* mean that the individual is able to feel *with* other people, to sense where they are emotionally (commonly regarded as female characteristics)

4. Trainer asks participants to discuss how they each possess elements of the four clusters and how they deliberately or subconsciously may suppress certain elements.
5. Trainer asks the women to return to their silhouettes and write down words that describe personal qualities they perceive as Indian or non-Indian, again using the different colored markers to color-code Indian and non-Indian qualities.
6. Trainer presents material defining "What is a bicultural person?" (LaFromboise, 1982) by discussing four value differentials (Trimble, 1981) that describe how culture influences characterizations of people:

a) *cooperative-competitive* refers to the manner in which people get things done

b) *indirect-direct* refers to the manner in which people communicate

c) *sharing-accumulating* refers to the manner in which people collect, control, hoard, or dispense and develop information, property, and time

d) *present-future time orientation* refers to temporal planning and experiencing of events.

7. Trainer asks participants to discuss how each of them possesses elements of the four cultural dichotomies and how they may deliberately or subconsciously suppress certain characteristics.

Exercise 13 Indian Leader Sketch (Part 1)

GOALS:

1. To understand that traits of ideal leaders are defined by specific cultural groups as well as by the general society.
2. To be able to identify at least five positive characteristics of Indian leadership.

TIME: 30 Minutes

MATERIALS: Paper and pencil

PROCESS:

1. Trainer discusses how every society identifies traits characteristic of its ideal leaders. (For example, ancient Greek culture admired the ideal leadership qualities of justice and judgment, wisdom and counsel, shrewdness and cunning, and valor and action.)
2. Trainer asks the women to brainstorm qualities that Indians most admire in outstanding leaders (Edmunds, 1980).
3. Trainer may encourage participants to write a paragraph about the qualities they most admire in an outstanding Indian leader (preferably a female leader) as a homework assignment during the three day workshop, as a topic for their personal journals, or as a theme for group discussion.

Exercise 14 Review of Indian Leader Sketch (Part 2)

GOALS:

1. To understand that traits of ideal leaders are defined by specific cultural groups as well as the society in general.
2. To be able to identify at least five positive characteristics of American leadership.
3. To be able to choose and adopt the positive characteristics, of both Indian and American leadership, which most comfortably suit a participant's own personality, professional role, and personal or professional goals.

TIME: 45 Minutes

MATERIALS: Silhouettes from Exercise 11
Magic marker for each participant
Chalk board and chalk, or newsprint and markers

PROCESS:

1. Trainer asks each woman to share her sketch of an American Indian leader she most admires.
2. During the group discussion the trainer lists recurring leadership traits suggested by the participants.
3. Trainer asks participants to brainstorm characteristics of American Indian leaders and records these traits on a separate newsprint sheet.
4. Trainer asks the women to compare the two lists of traits and see which conflict or compete.
5. Trainer asks participants to concentrate on those conflicting leadership traits and discuss the time, place, audience, age, and sex of the leader for whom each of the conflicting traits would be considered culturally and socially appropriate.
6. Trainer asks participants to return to their silhouettes and write down words that describe their own personal leadership qualities.
7. Trainer leads group discussion of participants' feelings about their potential as leaders.

Exercise 15 The Meaning of Power*

GOALS:

1. To understand how confidence and the lack of it are associated with professional power and powerlessness, respectively.
2. To understand the meaning of power and the feelings associated with power.
3. To understand the boundary between the ends and the means used to acquire power.

TIME: 60 Minutes

MATERIALS: Name tags, newsprint, one marker per group, masking tape

PROCESS:

1. Trainer asks participants to determine what the word "power" evokes in each of

them. This can be done by asking them to write down associations that come to mind, then share these with the group; or women may mill around the room and free-associate with the word "power" out loud.

2. The trainer writes the words or phrases on the board or newsprint, dividing the list into three categories: negative, positive, and neutral. Trainer asks the group to discuss these various categories of the word "power."

3. Trainer asks the women to assemble lists completing the phrases:
I feel powerful when . . .
I feel powerless when . . .

4. Trainer asks women to place the lists on the walls around the room and comment on the results. Trainer asks if anyone was surprised at the findings and what common themes ran throughout the lists.

5. For fifteen minutes, the women are asked to list strategies people use when they find themselves in powerless positions. Trainer needs to stress that, for the list, anything goes—even wild, dishonest, or manipulative behaviors such as flirting to get your way, or conveying a "poor me" or helpless attitude.

6. Trainer leads a discussion about participants' comfort or discomfort levels in the utilization of the various strategies listed. Trainer states the need for the women to identify and understand strategies for gaining power in order to plan for effective results. Trainer also states that, often, these tactics will be less effective if the person loses self-respect or the respect of others for engaging in manipulative behaviors, or if someone's dignity is lost in the process.

7. Trainer asks the women to shift their discussion now to the boundary between the ends and the means used to achieve these ends. Trainer is not judgmental and admits her own failings in attempts to gain power. This discussion usually generates strong feelings between those who are honest and direct and those who will use anything to get ahead.

8. Trainer discusses the fact that there is a difference between the way the actor intends a behavior and the way the person acted upon perceives it. For example, "manipulation" may be intended for the good of an organization, but may be perceived as personally undermining; or "flirting" may be intended to gain access to resources, but be perceived as a promise to go to bed. Trainer asks the women to share examples from personal experience of the dichotomy between intentions and perceptions of intent or behavior.

*Josefowitz, 1980, pp. 16-17.

Exercise 16 American Indian Professional Power

GOALS:

1. To meet Indian women who are considered professional role models.

2. To learn how Indian professional women achieve power within the Indian community, and identify the associated benefits, disadvantages, and conflicts.

3. To learn how Indian professional women achieve power within the non-Indian society, and identify associated benefits, disadvantages, and conflicts.

4. To meet and network with Indian professional women from the following backgrounds:

1) a college-educated woman in a non-traditional field (i.e., computers, engineering, law) who still maintains traditional ties;

2) a private small-business owner (i.e., consultant firm, family day care home, etc.);

3) a college-educated woman in a traditional field (i.e., education, social work, or nursing);

4) a self-educated, high-level professional working on reservation (i.e., tribal council member, director of a community program).

TIME: 30 Minutes

MATERIALS: Resumes or brief character sketches of each of the four professional role models, given to participants beforehand.

PROCESS:

1. Trainer asks each of the four professional role models to briefly introduce herself and discuss how she has succeeded in her profession and remained Indian.

2. Trainer states that participants will be asking questions throughout the interview, and summarizes common themes from the role model introductions.

Exercise 17

Role Model Interviews

GOALS:

1. To learn how professional Indian women feel about experiences in which they asserted themselves.
2. To observe Indian professional women, who may not be present in the participants' everyday environment, but whom the participants admire and may successfully turn to for purposes of imitation and adaptation.
3. To learn about various attitudes and behaviors which distinguish professional women from non-professional ones.

TIME: 30 Minutes per interview

MATERIALS: Role Model Interview Worksheet, Four separate meeting rooms

PROCESS:

1. Trainer asks the women to form small groups of two to four participants and be prepared to ask the role models personal questions such as those on the Role Model Interview worksheet, as well as any other questions relating to the role model introductions and/or resumes.
2. Trainer coordinates timing and rotation of each of the small groups of women from role model to role model.
3. After all the interviews have been conducted, the trainer brings the participants together for a discussion of the personal, cultural, and psychological themes they extracted from the role models' discussion of their professionalization experiences.

Workshop 2

Assertiveness

"The assertion of Indian rights has come about because tribes at long last have begun to take their rights of self-government seriously and the courts are taking them seriously too."

— Senator Edward Kennedy, 1978, p. 1

Assertiveness is the ability to express feelings, ideas, and opinions, and to stand up for rights honestly and straightforwardly, without denying the rights of others (Alberti & Emmons, 1974). Assertive behavior is marked by direct eye-contact, initiative, independence, and a certain amount of outspokenness. These behaviors contrast markedly with traditional American Indian behaviors emphasizing non-interference, indirect communication, reticence in expressing ideas, feelings, or opinions unless called upon to do so, and even physical withdrawal from uncomfortable situations, in extreme cases.

Fortunately, however, Indian people recognize that those who act non-assertively and non-competitively may be unable to gain what is rightfully theirs in American society, particularly in professional circles. American Indian women developing professional careers realize that, as professionals, they may find it necessary to exhibit certain assertive behaviors—being at ease in meeting strangers, being opinionated in meetings, standing their ground in controversial situations, openly seeking information or answers to problem situations, and learning and executing the actions required for advancement in specific work environments.

Research on American Indian assertiveness is limited to the work of Peniston and Burman (1978) and LaFromboise (1982, 1983; see also LaFromboise & LaFromboise, 1982). LaFromboise (1982) developed an assertiveness training program for bicultural competence which provides appropriate methods of training American Indians in assertive communication skills, addresses cross-cultural assertion issues, and emphasizes cultural variables that may affect the appropriateness of assertive behavior in different settings and situations. This program emphasizes Indian role modeling and extensive practice in assertive communication; it is designed to help Indians meet the general demands of an assertive society, defend their special rights as sovereign people, discriminate the appropriateness of acting assertively within diverse cultures, and enact assertive interchanges when necessary.

In certain situations, Indian women have displayed assertive behavior for decades, particularly when acting as intercessors or mediators in Indian-white encounters. Today, professional American Indian women achieve success by exhibiting independence, leadership, confidence, competitiveness, and emotional control. Unfortunately, however, although most professional women who attend assertiveness training groups do practice assertive behavior (as opposed to either passive or aggressive behavior), they frequently feel anxious about this behavior because of its "unconventionality" (Brockway, 1976). American Indian women also often fear that their assertive behavior will be met with close scrutiny and criticism, based on traditional Indian expectations which discourage the expression of strong or violent feelings (Attneave, 1969).

Nonetheless, American Indian women have used assertiveness to accomplish a great deal, as La Donna Harris (Comanche), president and director of American Indians for Opportunity, Wilma Mankiller, Chief of the Cherokee Nation, Claudeen Bates Arthur, Attorney General of the Navajo Nation, Loretta Halfmoon (Nez Perce), program director for Confederated Tribes of the Umatilla Reservation, Millie Giago (Kickapoo/Laguna), executive director of the Native American Center of Oklahoma City, and many others have shown. The uniqueness of these women, and other American Indian leaders like them, is that they have been able to utilize non-Indian behavioral techniques to gain recognition and influence in the professional world. They have gained respect and status for Indian people—as well as for themselves—without ignoring their cultural heritage, losing acceptance among their own people, or losing the ability to behave appropriately within Indian cultures.

This section will help Indian women refine their current assertive behavior, with particular emphasis upon improved cross-cultural communication in work settings, dispute counterproductive beliefs which block assertive behavior and lead to rationalizations about behaving non-assertively, reduce the anxiety often associated with the need to act assertively, assess the consequences of assertiveness and its potential impact upon their professional survival and advancement, and identify and deliver assertive communications appropriate to diverse audiences.

Assertiveness

Three Day Workshop

Day I

9:30 - 10:30	Introductions 1. Self-assessment of Assertiveness 2. "Consciousness Razors"
10:30 - 10:45	BREAK
10:45 - 12:00	3. Indian Bill of Rights
12:00 - 1:30	LUNCH
1:30 - 2:45	4. Relaxation Training 5. Assertive Introductions 6. Testimonials of Indian Assertive Behavior 7. Initiating Conversations
2:45 - 3:00	BREAK
3:00 - 4:45	8. Group Hierarchy Construction
4:45 - 5:00	Wrap Up 9. Assertive Statements and Questions

Day II

9:00 - 10:30	Review content of Day I 9. Assertive Statements and Questions Rehearsal
10:30 - 10:45	BREAK
10:45 - 12:00	11. Expressing Positive Feelings
12:00 - 1:30	LUNCH
1:30 - 2:45	12. Indian-White Language Comparison 13. Challenging Socialization Messages
2:45 - 3:00	BREAK
3:30 - 4:45	14. Rehearsals and Anxiety 15. Rehearsal of Hierarchy Items
4:45 - 5:00	Wrap Up 16. Survival Ladder

Day III

9:00 - 10:30	Review of Day II Content/Homework
10:30 - 10:45	BREAK
10:45 - 12:00	17. Message Matching
	18. Assertive Indian Messages
12:00 - 1:30	LUNCH
1:30 - 2:45	19. Message Matching with Five Targets
2:45 - 3:00	BREAK
3:00 - 4:45	20. Counter-Assertions
4:45 - 5:00	21. Wrap Up

Assertiveness

One Day Workshop

9:00 a.m. - 5:00 p.m.

9:00 - 10:00	Introductions
	1. Self-Assessment of Assertiveness
	2. "Consciousness Razors"
10:00 - 10:40	3. Indian Bill of Rights
10:40 - 11:05	BREAK
11:05 - 11:35	9. Assertive Statements and Questions
11:35 - 12:00	10. Owning Assertive Messages
12:00 - 1:00	BREAK/LUNCH
1:00 - 1:20	12. Indian/White Language Comparison
2:20 - 2:35	BREAK
2:35 - 3:00	17. Message Matching
3:00 - 4:00	18. Assertive Indian Messages
4:00 - 4:15	BREAK
4:15 - 4:45	19. Message Matching with Five Targets
4:45 - 5:00	21. Wrap Up

Exercise 1

Self-Assessment of Assertiveness*

GOALS:

1. To be more aware of the variety of target people and assertive behavior.
2. To become knowledgeable about one's current level of assertiveness.
3. To be able to compare one's assertion score with reports of average non-Indian assertion scores.
4. To understand which behaviors, relevant to which target persons, are in need of modification during training.

MATERIALS: Adult Self-Expression Scale
Adult Self-Expression Scale Answer Sheet and pencils

TIME: 30 Minutes

PROCESS:

1. Trainer distributes to each participant the Adult Self-Expression Scale (ASES) and explains that this scale measures a variety of different types of assertive behaviors with different types of people. Participants may call to mind situations they had not thought of recently but would like to change, while filling out this scale.
2. Trainer instructs participants in self-scoring procedures for the ASES using the ASES answer sheets.
3. Trainer encourages participants to compare their total scores with average scores reported for Anglos of 115-120 (Galassi & Galassi, 1979) and average scores reported for American Indians of 107-112 (LaFromboise, 1983). This comparison helps participants assess themselves in a context.

(Both the ASES scale and ASES answer scoring sheet are available from Dr. Melvin Gay, P.O. Box 4009, Charlotte, NC 28204. A copy is provided with this manual.)

*Gay, Hollandsworth, & Galassi, 1975, pp. 340-344.

Exercise 2 Consciousness Razors*

GOALS:

1. To increase awareness and heighten perceptions about assertiveness.
2. To emphasize the limitations of strategies that involve meeting another person's needs when one's own needs have not been met.

MATERIALS: Consciousness Razors Worksheet, Pencils and paper

TIME: 20 Minutes

PROCESS:

1. Trainer asks each participant to read the Consciousness Razors worksheet and select an item most relevant to her self-esteem.
2. Trainer asks the women to write about the item of their choice for 10 minutes.
3. Trainer leads group discussion of participants' personal opportunities and experiences and how their being Indian women affected their responses.

*Phelps & Austin, 1977.

Exercise 3 Indian Bill of Rights

GOALS:

1. To help participants become aware of how much freer they feel when they accept their assertive rights.
2. To increase participants' awareness of how they deny themselves rights.
3. To identify specific counter-messages they could use to help themselves accept rights.
4. To distinguish between human rights and unique Indian rights.

MATERIALS: Newsprint, markers
Indian Rights and Responsibilities Worksheet

TIME: 40 Minutes

PROCESS:

1. Trainer asks participants to form small groups and brainstorm about the rights Indian people have as human beings and as special citizens. Each group appoints a recorder to write down the ideas.
2. The trainer then helps participants draw up their own "Indian Bill of Rights" by combining the lists from the small groups and discussing each right.
3. The trainer leads group members in a discussion of the legal basis of each right and the responsibilities Indian people have in retaining each of these rights.
4. Trainer distributes the Indian Rights and Responsibilities worksheet, which lists the rights most frequently presented by American Indians in assertion training workshops and the legal basis for each right (LaFromboise & LaFromboise, 1982) for participants to review.
5. The trainer then asks participants to select one of the rights they had the most difficult time accepting. The trainer leads the women in a group fantasy by instructions similar to the following. "Now imagine that you had the right you selected from our Indian Bill of Rights ... How would you act? ... How do you feel about yourself? ... about other people?" This fantasy continues for two minutes, after which the trainer says: "Now imagine that you no longer have the right ... Imagine how your life would change from what it was moments ago ... How would you now act? ... and feel about yourself? ... and about other people?"
6. After the women group into pairs, the trainer asks participants to discuss what rights they each selected, how each felt when they accepted the right, how each acted differently when they had the right in fantasy, and what they learned from this exercise.

Exercise 4 Relaxation Training*

GOALS:

1. To reduce anxiety associated with the practice of assertive behavior.
2. To learn a skill for managing anxiety in order not to be overwhelmed by it.

MATERIALS: Dimly lit room with space for all participants to lie on the floor
Tape Recorder/soothing music or wind/sea sounds
Yogic Relaxation Instructions Worksheet

TIME: 20 Minutes

PROCESS:

1. Trainer leads relaxation training exercise by calmly and slowly reading the Yogic Relaxation Instructions.
2. After the exercise the trainer gives participants copies of the relaxation instructions and encourages them to tape record their own voice directing the relaxation, with soothing music.
3. Trainer also emphasizes the need to practice this relaxation on a daily basis at home so that the relaxation response becomes conditioned and can be utilized more easily in anxiety-provoking situations.

*Osborn & Harris, 1975, pp. 197-198.

Exercise 5 Assertive Introductions

GOALS:

1. To break the ice and encourage early involvement in the training experience.
2. To help participants begin to recognize non-verbal behaviors which influence others.
3. To reduce tension by focusing on positive feedback.
4. To acquaint participants with the process of giving feedback.

TIME: 10 Minutes

MATERIALS: Name Tags

PROCESS:

1. Trainer selects a participant and asks her to begin the exercise by making eye contact and introducing herself to someone across the group, and having that person respond. Simply exchanging names is fine. The person who received the introduction then introduces herself to another woman who has not yet been introduced. This exchange continues until each woman has responded to an introduction and then introduced herself to another woman.
2. The trainer then asks each woman, beginning with the first respondent, to tell the introducer something specific she liked about the way the person introduced herself (i.e., "Mona, I liked the way you smiled and your voice sounded so sincere"). Since little is actually being said, the trainer should emphasize the non-verbal qualities of the introductions, using positive, behaviorally specific feedback whenever possible.
3. The trainer then gives a few examples of non-verbal behaviors the participants might focus on (i.e., voice qualities, eye contact) before initiating feedback.

Exercise 6 Testimonials of Assertive Behaviors

GOALS:

1. To develop participants' expectations and attitudes about assertive behavior conducted by Indian women.
2. To model culturally appropriate assertiveness.
3. To identify a variety of assertive verbal and non-verbal responses.

TIME: 30 Minutes

MATERIALS: Four American Indian Professional Women
Assertive Verbal and Non-Verbal Behaviors Worksheet, pencils

PROCESS:

1. Trainer passes out the Assertive Verbal and Non-Verbal Behaviors Worksheet.
2. The trainer asks each professional role model to give a brief testimonial about a time when she was successfully assertive and experienced positive consequences as a result.

3. Role models are then asked to demonstrate how they were assertive, using participants as target persons, and then discuss the consequences of the assertive behavior.

4. The trainer asks participants to find examples of assertive verbal and non-verbal behaviors they witnessed in the testimonials or role plays.

Exercise 7 Initiating Conversations*

GOALS:

1. To learn to purposely place oneself in situations which provide the opportunity for initiating social contacts.
2. To learn some successful initiating remarks.
3. To understand the advantage of reinforcing another person's comments.

TIME: 30 Minutes

MATERIALS: None

PROCESS:

1. Trainer discusses how initiating conversations with strangers often requires deliberate planning to ensure success.
2. Trainer presents the following *seven ways of initiating conversations:*

a) Ask a question or comment on the mutual activity or situation in which both persons are involved;
b) Compliment the other person on some aspect of his or her behavior or appearance;
c) Comment on or ask a question about an activity in which the other person is engaged;
d) Ask another person to join you or seek to join them in a courteous, friendly manner;
e) Ask another person for help, advice, opinions, or information;
f) Offer a newspaper, a match, or help to another person;
g) Share personal experiences, opinions, thoughts, or concerns with another person.

3. The trainer discusses the need for participants to be able to interpret non-verbal and other cues provided by the person towards whom they direct their remarks. Previous non-verbal contact, such as looking at another person and smiling or attending to her conversation, can pave the way for an opening remark.

4. Trainer also explains that it helps to place oneself in appropriately close physical proximity to the other person when initiating conversations.

5. Trainer explains that once the conversation has begun, it is important to reinforce the other's comments with non-verbal gestures or with feedback to the other person about how much her comments are appreciated.

6. Trainer asks the participants to divide into two groups. She assigns Group One the task of choosing a member from Group Two, selecting one of the "seven ways," and initiating a conversation with her. After 10 minutes the trainer asks the receiver to give the initiator feedback about how the woman's remarks came across to her.

7. Trainer repeats Step 6 with Group Two.

*Osborn & Harris, 1975, pp. 144-145.

Exercise 8 Group Hierarchy Construction*

GOALS:

1. To help participants select initial targets for behavior change at a time when their anxiety is low, then help participants progress to more difficult situations.
2. To experience negative but essential feedback about role plays in a gradual manner.
3. To work together as a training group on those items which are anxiety-producing for the majority of participants.

TIME: 1-2 Hours

MATERIALS: Sample Hierarchy Worksheet
Paper and pencils

PROCESS:

1. Trainer asks each participant to think of as many situations as possible requiring assertive behavior in work and educational settings. Trainer states that the situation could be actual or imaginary.

2. Trainer encourages the women to write each of their situations on separate sheets of paper.

3. The trainer then asks each participant to arrange the pieces of paper on which the items are described in order ranging from the most anxiety-producing to the least anxiety-producing.

4. The trainer finally asks participants to order the items by using a "fear thermometer" and grading each item from 1 to 100 depending upon level of fear. The number 1 represents great calmness and emotional tranquility, and the number 100 represents the most intense anxiety.

5. Trainer asks the women to review their lists of items and make sure that each item contains a careful description of the following:

a) place - what is the setting?

b) persons - who is present?

c) extenuating circumstances - under what conditions is the situation taking place?

6. Trainer asks the participants to rearrange the order of items according to the degree of anxiety produced by the situation. The higher the number, the greater the amount of anxiety. The trainer then distributes the Sample Hierarchy worksheet.

7. Trainer asks participants to practice assertion with the situation lowest on the hierarchy. When the rehearsal is successfully mastered three times, the trainer encourages each participant to make an assertion outside of training in real life.

8. Finally, the trainer encourages each woman to proceed to the next item in similar fashion. Depending upon time, this same procedure may be followed during the next rehearsal segment of training.

*Osborn & Harris, 1975, pp. 53-54.

Exercise 9 | Assertive Statements and Questions*

GOALS:

1. To increase the number of assertive statements which participants can draw upon during difficult situations.

2. To develop assertive responses that show congruent nonverbal (facial and body) communication and verbal communication.

3. To increase the transfer of training into real life situations through homework assignments.

TIME: 20-30 Minutes

MATERIALS: 50 Assertive Statements and Questions Worksheet
Mirrors
Tape Recorder (optional)

PROCESS:

1. Trainer passes out Assertive Statements and Questions sheet and asks the women to practice saying each of them in front of a mirror as a homework assignment. While doing so, the women are encouraged to make sure that their facial and body communication supports and reinforces the verbal content.

2. On Day 2, the trainer has the women practice the assertive statements in pairs and provide feedback for each other.

*Osborn & Harris, 1975, pp. 111-113.

Exercise 10 | Owning Assertive Messages*

GOALS:

1. To express assertive statements in a responsible way.

2. To take responsibility for one's own messages rather than blame the target person.

3. To clarify each woman's wants and needs and develop skills which lead to greater autonomy.

TIME: 15 Minutes

MATERIALS: Owning Assertive Messages Worksheet

PROCESS:

1. Trainer introduces the two methods of "owning" assertive messages: a) I-messages, and b) Questioning Paraphrases.
2. Trainer explains that assertion training focuses on learning how to tell people more about one's wants and feelings rather than making nagging statements, playing games, or blaming favorite villains. Blaming others gives away one's power, whereas being responsible for one's self is an experience of personal power.
3. Trainer presents the I-message formula for expressing oneself and asks each participant to rephrase a statement that they have used before into an assertive I-message.
4. Trainer presents Questioning Paraphrases, which is the technique of restating remarks made by others in the form of questions, and explains that this facilitates rather than blocks communication.
5. Trainer presents examples of correct and incorrect paraphrases.

*Galassi & Galassi, 1977.

Exercise 11 Expressing Feelings

GOALS:

1. To recognize how beliefs regarding rights and cultural expectations influence behaviors.
2. To have participants assess their effectiveness in making requests.
3. To provide information about the direct expression of requests.
4. To practice discriminating between effective and ineffective requests.

TIME: 20 Minutes

MATERIALS: None

PROCESS:

1. Trainer explains ways to express positive feelings: giving and receiving compliments; making requests; expressing liking, love, and affection; initiating and maintaining conversations.
2. Trainer asks participants to discuss traditional Indian ways of expressing positive feelings, whether or not these ways are still practiced, and how positive feelings may be expressed appropriately within the Indian community today.
3. Trainer gives an example of initiating a conversation. For example, the act of initiating a conversation or asking questions while a person is talking to someone else is viewed as gross interference and is often met with resentment among some tribes. The trainer may state that when one wishes to begin a conversation it is appropriate to place herself in the line of vision of the other party and wait until her presence is acknowledged before entering the conversation.
4. Trainer then asks participants to form pairs to work together in creating role-play situations, with instructions for one person to make a reasonable request and the other person to respond by simply saying, "No." They then switch roles.
5. Trainer leads a discussion which indicates that saying "No" is not all one may wish to communicate. Participants may also wish to communicate why they are refusing the request or express their willingness to comply in a different way at a different time.
6. The trainer asks each pair to make and refuse requests, intentionally offering excuses that avoid the real issues. A number of questions might arise such as the following: How might one deal with a person who feels hurt by a refusal? Which situations are deemed inappropriate for making or refusing requests? How might one deal with persistent persons who may ask why their requests were refused?
7. Trainer asks the women to discuss the thoughts or beliefs that led them to avoid making requests, and directs the discussion in terms of the personal and special Indian ways involved.
8. Trainer asks the women to remember and write down any negative self-statements or counter-productive beliefs associated with saying "No."
9. The trainer asks each pair of participants to make and refuse requests in an honest and direct manner using, "I don't want to."

Exercise 12

Indian-White Language Comparison

GOALS:

1. To recognize that different styles of speech produce different thoughts and perceptions.
2. To realize that different styles of speech may represent entirely different meanings depending upon the ethnicity of the speaker and the degree of familiarity of speaker and listener.
3. To increase participants' appreciation for diverse cultural values, perceptions, and speech patterns.

TIME: 20 Minutes

MATERIALS: Indian-White Language Comparison Outline
Indian-White Language Comparison Worksheet
Pencils and newsprint or chalk and chalkboard

PROCESS:

1. Trainer states that a language comparison is an effective way of focusing upon what participants do instinctively; that is, talking in different ways at different times, to American Indians and whites.
2. Trainer asks the women to brainstorm about the content of what they discuss when talking with Indians, using the Indian-White Language Comparison Outline, then brainstorm again about the content of their conversation with whites.
3. Trainer asks the women to brainstorm about the style or manner in which they talk with Indians, then about the manner in which they talk with whites.
4. Trainer asks women to brainstorm about why they talk with Indians, then brainstorm again about why they talk with whites.
5. Trainer distributes Indian-White Language Comparison Sheet and discusses general trends concerning the women's ideas expressed in the earlier stage of the exercise regarding communication characteristics with Indians and whites.

Exercise 13

Challenging Socialization Messages

GOALS:

1. To identify socialization messages that interfere with the ability to act assertively.
2. To learn how to challenge socialization messages, which often amount to a denial of individual rights.
3. To learn to emotionally accept rights that participants intellectually realize they are entitled to.
4. To become more comfortable with assertive rights even if participants may not be immediately ready to accept them emotionally.

TIME: 60 Minutes

MATERIALS: Typical Socialization Messages and Healthy, Assertive Alternatives Worksheet
Pen and paper

PROCESS:

1. Trainer asks the women to recall thoughts that have made them fearful or apprehensive about being assertive, and write them down.
2. Trainer asks each woman to discuss these thoughts, which often reflect socialization messages. As participants present their messages, the trainer processes them using the following probes provided by Lange and Jakubowski (1976):

a) What in your background causes you to believe that you don't have these rights?

b) Tell us how it is that you permit others to have these rights but deny them for yourself?

c) Can you give yourself permission to accept these rights?

Exercise 14 | Rehearsing and Anxiety*

GOALS:

1. To develop awareness of the tension, nervousness, and excitement associated with enacting new behaviors.
2. To demonstrate one way to handle the physical manifestations of anxiety.

TIME: 10 Minutes

MATERIALS: None

PROCESS:

1. Trainer tells participants to close their eyes and mentally prepare short descriptions of themselves to later share with the group.
2. Trainer tells participants to imagine that they will be the first one called upon to speak. Trainer asks them to rehearse what they are going to say while being aware of their physical reactions.
3. After several minutes the trainer announces that no one is going to be called upon to speak in front of the group after all.
4. Trainer calls the women's attention to any changes in their bodies, which may have occurred as a result of the sudden change in directions.
5. After the women get in touch with these changes, they are instructed to use the relaxation exercise from Day I until they attain a state of calmness.

*Osborn & Harris, 1975, pp. 130-131.

Exercise 15 | Behavior Rehearsal of Group Hierarchy Items

GOALS:

1. To refine assertive behaviors with each item on the Group Hierarchy (Exercise 8).
2. To systematically reduce anxiety associated with problem situations.

TIME: One to two hours

MATERIALS: Tape or videotape recorders
Criteria Cards

PROCESS:

1. Trainer asks each participant to role play the item lowest on the group hierarchy constructed during exercise 8.
2. The trainer gives feedback after each role play by asking the sender how she felt immediately following the role play, what she liked or disliked about her performance, and how anxious she felt during the rehearsal.
3. Trainer then points out any positive aspects of the role play performance. If it is difficult to find positive aspects, the trainer may simply state, "I'm glad you made it through the scene."
4. Trainers then shape the desired response by reinforcing increments of improved assertive behavior. It is important that the trainer be specific in giving feedback concerning exactly which verbal and non-verbal behaviors are positive.
5. After all positive feedback has been given, the trainer offers negative feedback by describing one or two behaviors which could be improved. The trainer suggests ideas for improving these behaviors and asks the women for their personal reactions to the suggestions. The sender may wish to accept, refuse, or modify the feedback suggestions.
6. Galassi and Galassi (1977) recommend that trainers use "Criteria Cards" (samples are included with this manual). Trainer should explain their purpose and discuss items. Each participant can write her own cards and carry them with her during the role play.

Exercise 16 | Survival Ladder*

GOALS:

1. To help participants focus on different target persons with whom they would like to be assertive.
2. To locate the relative ranking of each target person in relation to professional and personal survival.

TIME: 30 Minutes

MATERIALS: Example Survival Ladder Worksheet

PROCESS:

1. Trainer explains that participants can use the Survival Ladder Worksheet to rank people (or groups) in orderly steps depending on their influence on participants' survival.

2. Trainer explains that the usual range of the ladder is 1 to 7, from the least control over their goals (represented by level 1) to the most control (represented by level 7). Trainer also discusses the typical increase in stress which corresponds with the delivery of an assertive message as one goes from level 1 to 7.

3. As a homework assignment, the trainer asks the participants to select 7 target persons or groups they have difficulty being assertive with, rank order them, and place them on the hierarchical rungs on the ladder. The trainer then encourages participants to specify sample problems they have with each target person or target group on the ladder.

4. On Day III the trainer reviews the Survival Ladder homework assignment with the group, emphasizing the goals of this exercise throughout the discussion.

5. Trainer asks each participant to role play assertive behavior (with a partner) for a situation from level 1 of their survival ladder. If time allows, the trainer directs them to continue practicing situations on the next rung of the ladder and so on.

*Cheek, 1976, pp. 76-79.

Exercise 17 Message Matching

GOALS:

1. To introduce the concepts and basic elements of assertive message matching: the sender, the message, and the target person.

2. To provide the background and rationale for enhanced cross-cultural communication through message matching.

TIME: 25 Minutes

MATERIALS: Message Matching Worksheet
Paper and pencils
Newsprint

PROCESS:

1. Trainer explains the concept of message matching (Cheek, 1976; LaFromboise, 1982) and introduces participants to the process by putting the items from the Message Matching Worksheet on chalkboard or newsprint.

2. Trainer emphasizes that the manner in which one chooses to be assertive depends upon the situation and the person. Trainer explains the following terms:

Sender - the person initiating the assertion

Message - the communication itself

Target person - the person who receives the message (and who actually decides if the message was assertive, passive, or aggressive)

3. To illustrate the point that different people may think and talk differently about the same phenomenon, the trainer selects a familiar symbol, such as an eagle, and asks each person to write down what the word "eagle" means to her. As participants share their responses, the trainer emphasizes the variety found among them. The trainer also emphasizes that the goal of this program is for participants to become "dual-oriented." That is, to develop the ability to simultaneously keep different perspectives and points of view in mind, and use this ability in communicating more effectively.

4. Trainer asks each woman to write down what the word "professional" means to her. Trainer follows the same method described in step 3 of this exercise in processing these responses, and also records the various definitions on newsprint.

Exercise 18 | Assertive Indian Messages

GOALS:

1. To group target people into a variety of categories as an aid in discrimination training.
2. To warn against the tendency to use negative stereotypes in this exercise.
3. To identify the verbal and visual cues associated with people from different target categories.
4. To practice varying assertive responses.
5. To increase the likelihood that an assertive message to a culturally different target person will be easily understood.
6. To model appropriately matched assertive messages.

TIME: One Hour

MATERIALS: Target Person Worksheet
Overhead projector and screen
Paper and pencils or chalk and chalkboard

PROCESS:

1. The trainer introduces five categories of target people Indians frequently encounter (LaFromboise, 1982). (This target person chart could be put on an overhead transparency.) The trainer leads a brainstorming exercise on the verbal and nonverbal cues which differentiate members of each of the five general categories of target persons. It is important that trainers introduce the discussion following the brainstorming exercise by cautioning that broad categories frequently encourage overgeneralizations.
2. Trainers warn participants of the danger in assuming negative stereotypes such as "all conventional whites are . . . "
3. The trainer writes participants' responses on a chalkboard or newsprint where they may remain in view during behavior rehearsals, and encourages participants to take notes on the handout provided. Trainees may find it helpful to go over these cues when preparing for their roles in message-matching behavior rehearsals.
4. Participants view a live demonstration which illustrates how an assertive message can be varied in content and delivery to match the orientation of 5 different target persons.
5. Participants are then asked to choose one of the Indian rights from the Indian Bill of Rights Exercise (see Exercise 3) and think of how they would defend that right with a person from each of the five categories, keeping in mind the intentions of their assertive message and the possible perception of their assertion by the target person from each category.

Exercise 19 | Message Matching with Five Targets

GOALS:

1. To practice assertive message matching with all five categories of target people.
2. To receive immediate feedback about the target person's perceptions of each participant's assertion attempt.
3. To learn that the content of the message basically remains the same, but the manner of delivery changes according to the target person.

TIME: 45 Minutes

MATERIALS: Five participants who volunteer to role play target persons.

PROCESS:

1. The trainer instructs each woman to practice defending an Indian right in an assertive and non-aggressive manner with a target person from the category with which they feel least comfortable interacting. This rehearsal includes three people—a sender, a target person, and a cross-cultural coach. By acting as "cross-cultural coaches," the women, who represent different levels of acculturation and experiences with Indian and non-Indian people, provide valuable feedback concerning their perceptions of the behavior of people from these five categories.
2. After participants have displayed proficiency rehearsing in this format, role plays are expanded into a message matching format which involves a sender and five target persons.

Exercise 20 | Counter-Assertions

GOALS:

1. To instruct trainees about counter-assertion procedures.
2. To stimulate trainees' sensitivity to negative reactions of the target person, such as confusion, anger, and distortion.
3. To understand the impact of verbal and non-verbal qualifiers on assertiveness.
4. To practice counter-assertions and receive feedback concerning their effectiveness.

TIME: 30 Minutes

MATERIALS: None

PROCESS:

1. Trainer delivers a basic presentation of the following material: Back-up assertions or counter-assertions are restatements or clarifications of the original assertive message; these are made to ensure that the message is correctly interpreted when the sender suspects that the receiver may have misperceived the intent of the message (Minor, 1978). Before a sender can clarify the intent of her assertions, she must be able to detect whether confusion, distortion, or dissonance are occurring on the part of the receiver (target person). One way to determine if such problems are occurring would be for the sender to assess the style, function, and content of the target person's response.

People often communicate cues that provide additional information about the content which they actually verbalize. If a woman says, "No, I don't have the money to lend you," while standing firm and looking you in the eye, her physical stance amplifies her verbal statement and affirms the message. If that same woman says, "No, I don't have the money to lend you," and shifts from foot to foot while moving her hands in her pockets, her squeamish behavior will appear incongruent with the verbal statement and will therefore tend to confuse the target person.

Difficulties in interpersonal relationships arise when a statement is made which indicates one type of relationship, but is then qualified by an action or additional communication that contradicts the statement. For example, the assertive intent of a person is often negated when her statement is accompanied by nervous laughter or a slight upward inflection on a word. Subtle qualifiers to look for in assertive interchanges might be: a slight smile, body movement away from the person asserting herself, absence of any message or response to the assertion, a hesitation or pause, absence of any movement, or an argumentative tone of voice.

In situations requiring counter-assertions, the target person is confused, and has basically ended up dismissing the verbal content of the sender's message. The target person may dwell on confusing or negative reactions to the initial message at the expense of accurately perceiving the content of the counter-assertion, unless the sender does something to break communication barriers. The sender should preface counter-assertions with the target person's name and emphasize the content of the original assertive statement which seemed most important to the target person.

2. Trainer presents the following steps on counter-assertions, which can be summed up as "what to do when your target person is confused, upset, or angry at your assertiveness": How to Use Counter-Assertions—a) Look at your behavior to decide whether it was appropriately assertive. b) If your behavior was appropriate, ask for clarification of the target person's reaction. If your behavior appeared negative to the target person, apologize. c) Restate your position by using a counter-assertion. d) If the person persists in his or her negative reaction, ignore it rather than allow the interchange to escalate into an argument.

3. The trainer divides the participants into groups of three and asks each participant to select a target person and associated problem from their Survival Ladder. The sender and target person role play the situation, with the target person acting noticeably upset over the sender's assertiveness. Trainer instructs the sender to use counter-assertions. The target person and the "cross-cultural coach" give the sender feedback.

4. Trainer rotates among groups, giving feedback and providing direction so that each participant practices a variety of situations from either the Group Hierarchy (See Exercise 8) or the Survival Ladder (See Exercise 16).

Exercise 21

Wrap Up

GOALS:

1. To close the workshop with a supportive experience in which all participants experience success.
2. To maximally utilize the cognitive, affective, and behavioral contributions of all participants.

TIME: 5 Minutes

MATERIALS: None

PROCESS:

1. Trainer directs a "whip" exercise to give everyone an opportunity to participate at the close of training. Trainees simply finish statements like "Today I learned that . . . ", "I feel . . . ", "Bicultural assertiveness is . . . "

Workshop 3

Career Planning

"There is a saying: "Give me a fish and I will eat for today; teach me to fish and I will eat for the rest of my life."

American Indians remain at the bottom of any scale of educational attainment, employment, and income; when data are reported by sex as well as race, Indian women consistently emerge as the lowest paid, lowest ranked, and most unemployed segment of the national work force (Gerard, 1979). Like 80 percent of all employed women in this country, working Indian women are primarily employed in "women's jobs"—which, according to Bird (1974), can easily be defined as "any jobs that pay less than what a man will do them for."

Even though the Bureau of the Census (1983) verified that a slightly higher percentage of Indian female workers than male workers held managerial or professional jobs, only two percent of all American Indian women are managers or administrators, and only eleven percent are employed in professional or technical fields. Of the 5,804 American Indian engineers and natural scientists, only 854 of them are women and only 150 Indian women and 713 Indian men are in health-diagnosing occupations (Bureau of the Census, 1983). The majority of American Indian women, like their non-Indian sisters, are employed in two of the lowest-status, lowest-skilled occupation groups—clerical and service occupations. It has been suggested that American Indians typically enter service and clerical occupations simply because these are areas in which they believe they can serve Indian people (Kidwell, 1976) or because many Indians are simply not impressed by affluence, material gain, or job prestige as ends in themselves (Miller, 1978). Whatever the reason for this phenomenon, however, a 1983 analysis carried out by the Ohoyo Resource Center indicates that the income for nearly one-fourth of all American Indian households headed solely by women is only $9,320—well below the U.S. poverty guidelines (Verble & Walton, 1983).

Barbee and Ellsworth (1973) classify American Indian females among the "culturally disadvantaged" as job applicants; they tend to be passive and unassertive, fail to talk about themselves easily, and apparently fail to understand the rationale behind interview questions, thereby leading others to perceive them as unskilled, unresponsive, and unsuitable for employment. If, indeed, this is how American Indian women are perceived when they make initial attempts to start a career, it is not surprising that, in 1976, the National Institute of Education identified career planning as the most important educational need among Indian women (Kidwell, 1979).

But the need for career planning among Indian women remains unrecognized and unmet, largely because of major obstacles over which Indian women have no control—lack of educational and employment opportunities, bicultural conflicts, and combined sex and race discrimination. Today, however, American Indian women increasingly challenge these barriers and actively seek education, resources, and opportunities; strong, sound career planning and development are essential if Indian women are to succeed in the

future. Career planning is more than merely finding a job. It requires an investment of time and a strong commitment to a process of exploration, understanding, and action. It requires self-analysis and organization, patience and persistence. Accordingly, ***this section will help Indian women*** comprehend the concept of a "career" and how this concept relates to American Indian women specifically; evaluate their personal career goals with a view toward establishing and maintaining a balance between relationships, work, and "personal" time; better understand the dominant culture's structure and its expectations with regard to careers; meet job expectations to the satisfaction of their employers without compromising their own values as Indian women; and, develop an evaluation process that they can use, on an ongoing basis, to help them in successful long-term career planning.

Career Planning

Three-Day Workshop

Day I

9:30 - 10:00	Introduction 1. Facts on Working Women 2. Building Your Career Planning Manual
10:00 - 11:30	Fitting In 3. Exploring Work Values 4. The Party Game 5. Seven Blank Pieces of Paper
11:30 - 12:00	6. Preliminary Questionnaire
12:00 - 2:00	LUNCH—Individual Collaboration With Instructor (15 Minutes)
2:00 - 2:45	7. Self-Analysis Skill Chart
2:45 - 3:00	BREAK
3:00 - 4:30	8. Non-Traditional Careers Guest Speakers/Question-Answer Session
4:30 - 5:00	9. Resource Identification 10. Homework Assignment #1: Occupation Analysis

Day II

9:30 - 10:00	11. Careers for Bilinguals 12. Brainstorming Session: Job Hunting—The Search Begins
10:00 - 12:00	13. Creative Resume Examination 14. Individual Creation - Resumes
12:00 - 1:30	LUNCH—Facilitator Provides Brief Written Review of Each Participant's Resume
1:30 - 2:00	15. Peer Analysis - Resumes
2:00 - 3:00	16. Selection Process: Application Blanks and Application Pointers
3:00 - 3:15	BREAK
3:15 - 4:30	17. The Cover Letter
4:30 - 5:00	18. Homework Assignment #2

Day III

9:30 - 10:00	Discuss Homework Assignment #2
10:00 - 11:00	19. Introduction to the Interview 20. Business Stereotypes of Indian Women
11:00 - 12:00	21. Interview Modeling 22. Interview Role Play
12:00 - 1:00	LUNCH
1:00 - 1:30	23. Hidden Agendas
1:30 - 2:30	24. Supportive Networking
2:30 - 2:45	BREAK
2:45 - 4:00	25. Power in Friends 26. The Balancing Act
4:00 - 4:30	27. Building Your Own Career Planning Manual
4:30 - 5:00	28. Summary/Evaluation

One-Day Workshop

9:00 a.m. - 5:00 p.m.

9:00 - 9:30	Introductions
	1. Facts on Working Women
	2. Building Your Career Planning Manual
10:00 - 11:00	6. Preliminary Questionnaire
	7. Self-Analysis Skill Chart
11:00 - 12:00	9. Resource Identification
	10. Occupational Analysis
12:00 - 1:30	LUNCHEON: Speaker on Non-Traditional Careers for American Indian Women
1:30 - 2:00	13. Creative Resume Examination
2:00 - 2:15	16. Selection Process: Application Blanks and Job Pointers
2:15 - 2:30	17. The Cover Letter
2:30 - 2:45	BREAK
2:45 - 3:30	20. Business Stereotypes of Indian Women (Tape Analysis)
	23. Hidden Agendas
3:30 - 4:00	24. Supportive Networking
4:00 - 5:00	26. The Balancing Act
	28. Summary/Evaluation

Adaptations for a One-Day Career Planning Workshop

1. Participants are instructed to bring completed resumes with them to the workshop. They will turn them in at the beginning of the workshop, and the trainer will evaluate them during noon hour. They will be returned and discussed after lunch.

2. Workshop booklets will already be assembled, with sample materials, pointer sheets, and notebook paper.

3. "Resource Identification" and "Occupational Analyses" exercises will allow conference participants to browse through the resource materials and fill in one of the occupational analysis charts of their choice.

4. During the 90-minute lunch period, a guest speaker will discuss the advantages of non-traditional careers for American Indian Women.

5. The resume check list will be returned with each participant's resume, and general points on writing resumes will be discussed. The notebook will contain samples of three types of resumes.

6. Application forms and cover letters will be discussed, using the samples in the notebook as guidelines for future efforts.

7. The Balancing Act will be presented by two (rather than four) Native American professional women.

Exercise 1

Facts on Working Women

GOALS:

1. To heighten awareness of women's position in today's work force.
2. To increase participants' awareness of the necessity for career planning in their lives.

TIME: 15 Minutes

MATERIALS: 12 Facts on Working Women

PROCESS:

Trainer distributes copies of "12 Facts on Working Women" (U.S. Department of Labor, Women's Bureau, 1985) and discusses the status of women in the workforce. [Trainer should request these materials from the Women's Bureau, Department of Labor, Washington, DC several weeks before the workshop; the materials are available free of charge.]

Exercise 2 | Building Your Career Planning Manual

GOALS:
To explain the rationale for selection of the workshop materials and model organization regarding career materials.

TIME: 15 Minutes

MATERIALS: Notebooks (one for each participant)
1 three-hole Punch
Table of Contents Sheet - Incomplete Form

PROCESS: Trainer explains that each participant will build her own career planning manual as the workshop continues. On the last day participants will fill in the Table of Contents.

Exercise 3 | Exploring Work Values*

GOALS:
1. To clarify personal and organizational work values.
2. To decide which values are important and necessary to maintain.

TIME: 30 Minutes

MATERIALS: What Is Important to Me In a Job Worksheet

PROCESS:
1. Trainer divides participants into small groups (about six people each) to discuss: The worst job I ever had—what was bad about it? The best job I ever had—what was good about it? For these two questions, trainer reminds participants not to forget to include being a mother and homemaker. That's a job, too, even though it is not a paid job. Participants may also talk about parts of a job: maybe there were some tasks they disliked and others they liked. Trainer asks participants what these were and why. Examples of good things about a job might be: job paid well; job was interesting; job used one's talents; co-workers were nice people; job let them see their children; job was outside, which they liked; people respected them; they were good at what they did; nobody bossed them around; they got to work at what they wanted; job was fairly secure; they felt they achieved something; job had good benefits; there was a good chance of advancement, etc. Examples of bad things about a job might be: they were underpaid; job was repetitive and boring; they felt they were expendable; they were treated like a machine instead of a person; their boss was racist or sexist; people treated them as if they were stupid; people ordered them around and didn't respect them; job was dangerous or dirty, etc.
2. After the whole group has come back together, trainer asks participants to write down five things that are important to them in any job they take.
3. Participants are asked to fill in the worksheet entitled "What Is Important to Me In a Job" by circling the number that corresponds to how they feel at the present time.
4. Trainer leads a discussion of the inventory with the group by asking them to compare "the perfect job" with jobs that fit most of their desired values.

*Hunt & Munro, 1982, pp. 89-90.

Exercise 4 | The Party Game

GOALS: To provide one idea for job hunting

TIME: 30 Minutes

MATERIALS: Job Hunting Map Worksheet

PROCESS:
1. Trainer distributes the Job Hunting Map Worksheet, which describes six different kinds of people at a 2-day party. Trainer asks participants to follow steps 1-4 to decide with whom they would most prefer to associate.

2. Trainer verbally goes through each step with the participants.

3. Trainer leads a discussion about job skills based on the preferences recorded by the participants (for example, "What do you think this says about you and your skills?")

Exercise 5 — Seven Blank Pieces of Paper*

GOALS: To identify personal skills the participant already possesses which might be applied in career planning.

TIME: 30 Minutes

MATERIALS: A tablet of white lined paper
Pens or pencils

PROCESS:

1. The trainer explains that participants have a choice as to what they will write on these seven sheets. She suggests three options:

First Choice: You can describe your seven most satisfying accomplishments or achievements—in different periods of your life, and in your leisure, learning, or working times. Just be sure each accomplishment is one in which you were the active "agent" who did the activity, rather than just someone to whom something was done. (Being given a prize, for example, won't do, unless you say what you DID to earn the prize.) Put one accomplishment on each piece of paper, and give each one a brief title.

Alternative Choice #2: If the words "accomplishments" or "achievement" just make you freeze ("Achievement? Who—little ol'me?"), then here is an alternative: Describe seven jobs you have had, paid or unpaid, full or part-time. Describe the seven you most ENJOYED doing. Put one on each piece of paper, and give each a brief title.

Alternative Choice #3: If you haven't had seven jobs yet, or if you had seven or more but hated every one of them, try instead describing seven roles you have (or have had) in your life. For example, if all your working experience so far has been in the home, and you are a married woman with children, your seven roles might be: wife, mother, cook, household manager, volunteer worker, student, community member, etc. Put one role on each piece of paper and give a brief title to each.

2. Following the exercise, trainer asks participants to present samples of their choices, and leads a brief discussion on utilizing personal skills in the career planning process.

*Bolles, 1977, p. 186.

Exercise 6 — Preliminary Questionnaire*

GOALS: To assist participants in further analyzing their skills in order to discover where they might be valued in the job market.

TIME: 30 Minutes

MATERIALS: Pens and pencils
Preliminary Questionnaire Worksheet

PROCESS:

1. Trainer distributes the Preliminary Questionnaire with instructions to answer parts I and II as honestly as possible and as openly as is comfortable (with the assurance that no one else will see anyone's work.)

2. During lunch, the trainer will review each participant's questionnaire in individual consultations, noting transferable skills and answering questions.

*Adapted from the Ohio Bureau of Employment Services, 1974, p. 5.

Exercise 7 — Self-Analysis Skill Chart*

GOAL: To identify skills which are transferable to jobs and are necessary for various employment opportunities.

TIME: 45 Minutes

MATERIALS: Self-Analysis Skill Chart
Sample Completed Skill Chart

PROCESS:

1. The trainer distributes and explains the purpose of the Self-Analysis Skill Chart and the Sample Completed Skill Chart. The trainer notes the occupational handbooks available in the room and encourages participants to use them in completing this exercise.

2. Participants are asked to do three things:

Step 1 - to identify particular experiences they have had that involved various skills that could be used in a job (trainer should suggest a minimum of five experiences).

Step 2 - to identify the specific skills they used in those experiences.

Step 3 - to identify at least 2 jobs which require the same skills.

*Nebraska Commission on the Status of Women, 1984, p. 8.

Exercise 8 Non-Traditional Careers*

GOAL: To help trainer determine participants' readiness to choose among traditional and non-traditional careers.

TIME: 10 Minutes

MATERIALS: Pens or pencils
Non-Traditional Careers Worksheet

PROCESS:

1. Trainer explains that the three occupational categories with the highest numbers of Indians in 1980 included food service, cleaning, and building service workers; administrative support occupations, especially secretaries and typists; and professional specialties with highest representation in the job category including teachers, librarians, and counselors (Office of Technology Assessment, 1986, p.69).

2. The facilitator distributes copies of the Non-Traditional Careers Worksheet and asks the group to place a check in the column that most accurately describes the time they have spent on each activity during the past six months.

3. Once they have completed the exercise, the trainer explains how to self-score the survey using the following directions: a. Count the number of responses falling in either the "Never" or "Once" columns. b. Enter the total in the space at the bottom of the page between these two columns. c. Then count the number of responses falling in either the "Once" or "Several Times" column and enter it in the space between those two columns. d. Finally, count the number of responses falling in either the "Several Times" or "Often" columns and enter it in the space below those two columns.

4. The trainer helps participants interpret their ratings on the questionnaire as follows: a. If their answer to ten or more of the activities was *"Never"* or *"Once,"* they are just beginning their exploration of non-traditional careers. b. If they checked ten or more of the activities in the *"Once"* or *"Several Times"* columns, they are ready to do some serious exploration of non-traditional jobs. They may already be aware of some of the books and information listed in this training manual (see Exercise 9, Resource Identification). If so, they may wish to review them and go on to other practical applications sections which offer something new. c. If they checked fifteen or more of the activities in the *"Several Times"* or *"Often"* columns, they are probably close to a non-traditional career decision.

5. Trainer encourages participants to broaden career horizons in determining their long range plans (U.S. Department of Labor, Women's Bureau, 1984).

*Cauley, 1981, pp. 5-7.

Exercise 9 Resource Identification

GOAL: To help the participants become familiar with the written materials available that may assist them in their career planning.

TIME: 15 Minutes

MATERIALS:

1. U.S. Department of Labor, Employment and Training Administration. (1977). *Dictionary of occupational titles* (4th ed.) Washington, DC: U.S. Government Printing Office.

2. U.S. Department of Labor, Employment and Training Administration. (1982). *Dictionary of occupational titles* (4th ed. supplement). Washington, DC: U.S. Government Printing Office.

3. U.S. Department of Labor, Bureau of Labor Statistics. (1984). *Occupational outlook handbook* (1984-85 ed.) Washington, DC: U.S. Government Printing Office.

4. Locci, S. (1976). *Guide for bilingual occupations.* San Jose, CA: Evergreen Valley College.

5. Gates, A. (1983). *The 90 most promising careers for the '80's.* New York, NY: Monarch Press.

6. Kandel, T. (1981). *What women earn.* New York, NY: Simon and Schuster.

7. Figler, H. (1979). *The complete job search handbook: Presenting the skills you need to get any job and have a good time doing it.* New York, NY: Holdt.

8. Bolles, R. (1977). *What color is your parachute?* Berkeley, CA: Ten Speed Press.

9. Almquist, F.M. (1979). *Minorities, gender and work.* Lexington, MA: Lexington Books.

10. U.S. Department of Labor, Women's Bureau. (1984). *A working woman's guide to her job rights.* Washington, DC: U.S. Government Printing Office.

11. U.S. Department of Labor, Women's Bureau. (1982). *Summary and analysis of the Job Training Partnership Act of 1982.* Washington, DC: U.S. Government Printing Office.

12. U.S. Department of Labor, Women's Bureau. (1985). *The United Nations decade for women, 1976-1985: Employment in the United States.* Washington, DC: U.S. Government Printing Office.

13. U.S. Department of Labor, Women's Bureau. (1984). *20 facts on women workers.* Washington, DC: U.S. Government Printing Office.

14. U.S. Department of Labor, Women's Bureau. (1983). *Time of change: 1983 handbook on women workers.* Washington, DC: U.S. Government Printing Office.

15. U.S. Department of Labor, Women's Bureau. (1984). *Women in nontraditional careers (WINC): Curriculum guide.* Washington, DC: U.S. Government Printing Office.

16. U.S. Department of Labor, Women's Bureau. (1982). *Employers and child care: Establishing services through the workplace.* Washington, DC: U.S. Government Printing Office.

PROCESS:

1. The trainer identifies the advantages of each publication and allows a short amount of browsing time.

Exercise 10

Homework Assignment #1: Occupational Analysis*

GOALS:

1. To increase participants' knowledge of the qualifications required for different occupations.
2. To increase the participants' awareness of the versatility of an occupation.
3. To assist participants to forecast the employment outlook for an occupation in both Indian and non-Indian communities.

TIME: 60 Minutes

MATERIALS: Copies of the references cited in Exercise 9 (Resource Identification) Occupational Analysis Worksheet

PROCESS:

1. The participants are asked to select two occupations in which they may be interested. Using the available texts, they are to fill out an Occupational Analysis worksheet for each occupation.
2. The trainer can either go over the following directions for filling out the Occupational Analysis worksheet or put them on the chalkboard or newsprint for future reference:

Step 1: Select desired occupation and put in the box at the top.
Step 2: Find out what duties (at least 3) are expected of a person in that job.
Step 3: Identify your greatest interests and skills.
Step 4: Identify whom/what you deal with most frequently in this job (working with data, people, or things).

Step 5: Identify what will satisfy you the most in this occupation.
Step 6: Identify available training relevant to this occupation.
Step 7: Examine the level of education necessary to do the job (what courses and degrees are required for this job?)
Step 8: Assess where you could actually do this job, considering both on and off reservation locations.
Step 9: Determine what other jobs are similar to the one you are most seriously considering.

*Lincoln Public Schools Board of Education, 1980.

Exercise 11 Careers for Bilinguals

GOAL: To identify major career areas in which bilingual ability is either an asset or a requirement for certain positions.

TIME: 15 Minutes

MATERIALS: Careers for Bilinguals Information Sheet

PROCESS:

1. Trainer notes that bilingualism is one skill often taken for granted by American Indian people.
2. Trainer distributes a Careers for Bilinguals information sheet and notes other references for further examination by the participants on their own time.

*Locci, 1976.

Exercise 12 Brainstorming Session: Job Hunting—The Search Begins

GOAL: To develop a list of sources which will provide a directory of jobs currently available in the participants' communities.

TIME: 15 Minutes

MATERIALS: Paper and pencil

PROCESS:

1. Trainer leads a brainstorming session in which participants generate a list of various avenues through which they can find jobs. Some of the sample avenues might include:

Newspaper ads
Placement offices
Bulletin boards in Federal and State office buildings
Private employment agencies
Relatives, Friends
Television, radio
Civil service exams
Local or state women's organizations (AAUW, BPW) especially those with "Job Banks"
Other

(Continue listing avenues as long as participants can come up with ideas.)

2. Note that once participants have located a potential job, they must decide if they "fit" that job. (The next exercises, on developing resumes, will help participants put their individual skills, training, and experience in print and will also help them determine their "fit" with various job descriptions.)

Exercise 13 Creative Resume Examination

GOALS:

1. To identify the different sections (education, employment, and volunteerism) of a resume.
2. To select the resume format which best suits participants' individual backgrounds and strengths.

TIME: 20 Minutes

MATERIALS: Three different resumes, each one emphasizing different strengths: strong educational background; extensive employment background; and relevant volunteer service.

PROCESS: The trainer hands out all three sample resumes to each participant, and explains the differences in each as follows:

A. *Chronological Resume* - Trainer points out that chronological resumes often highlight volunteer skills, and are constructed by listing the most recent experiences first. This type of resume might be used by someone who has not been in the workforce before and/or does not have a strong educational background.

B. *Functional Resume* - Trainer points out that functional resumes highlight work experience. The person's job history is identified, and the duties performed in each job are explained to illustrate skills and abilities. The most recent jobs are listed first and volunteer experience may be integrated as "job" experience.

C. *Traditional Resume* - Trainer explains that traditional resumes highlight education and training. This type of resume also includes job and volunteer experience, but usually identifies educational background first.

Exercise 14 | Individual Creation - Resumes

GOAL: To complete a resume for oneself which will serve later as a blueprint for various job applications.

TIME: 90 Minutes

MATERIALS: Paper and pencils

PROCESS:

Participants are instructed to develop a resume for themselves. The trainer notes they may want to begin by simply *listing* jobs they've had, volunteer work they've done, education they've completed, etc. Then, using the sample resume in Exercise 13, they should develop a format suitable to their experience and desired employment. *NOTE:* Following this exercise, in the three-day workshop format, the trainer will provide a brief written review of each participant's resume. In the one-day workshop format, participants bring completed resumes with them, and similar feedback is provided by the trainer.

Exercise 15 | Peer Analysis - Resumes

GOAL: To have participants evaluate each other's resumes and offer suggestions for improvement.

TIME: 30 Minutes

MATERIALS: Completed resumes from each member of the group.
Resume Check List Worksheet

PROCESS:

1. The trainer distributes resumes and copies of the Occupational Analysis worksheet in random fashion making certain no participant receives her own.

2. Participants analyze the resume in hand according to the Resume Check List. After 15 minutes, each member of the first group gives verbal recommendations directly to the person in the second group whose resume she evaluated; she then receives ten minutes of recommendations from the person who evaluated her own resume.

Exercise 16 | Selection Process: Application Blanks and Pointers

GOALS:

1. To familiarize participants with the questions and format of different job application forms and the selection process.

2. To prepare a rough draft of information to carry along while filling out job applications.

TIME: 20 Minutes

MATERIALS: Application Blanks (Trainer should request sample application blanks from local employers.)
Job Application Pointers Sheet

PROCESS:

1. Trainer asks each participant to select one of the application forms and fill it out.
2. Participants discuss concerns they may have with parts of the form.
3. Participants are then asked to discuss why they chose one application form over another.
4. Trainer hands out the Job Application Pointers Sheet and encourages discussion about how this sheet could be used to help revise their applications.

Exercise 17 The Cover Letter

GOAL: To enable participants to write a cover letter appropriate to a particular job description, organization, and employer.

TIME: 45 Minutes

MATERIALS: Paper and pencil
2 Telephone Books
Sample Cover Letter

PROCESS:

1. Trainer asks participants to select from the phone book two agencies which might be interested in hiring them, and write a cover letter to one of these, based on their knowledge of the agency and the position. Trainer encourages participants to use the Sample Cover Letter as a model.
2. After everyone has finished, trainer reads several cover letters *out loud* to the group, giving feedback on the relative strengths and weaknesses of each cover letter.

Exercise 18 Homework Assignment #2

GOAL: To enable each participant to design a cover letter and remodel her resume to be appropriate to a specific job.

TIME: 60 Minutes

MATERIALS: Homework Assignment Worksheet
Pens and pencils

PROCESS:

1. Trainer distributes Homework Assignment worksheet.
2. Trainer explains that participants looking for a job may run across openings such as those listed on the Homework Assignment worksheet, complete a cover letter, and adjust their resumes to fit the job.
3. Trainer asks each participant to select one of the five job openings listed, based on her personal qualifications, and complete a cover letter and adjust her resume to fit the job.

Exercise 19 Introduction to the Interview

GOAL: To give participants an introduction to basic interview procedures which might increase their success in getting a job.

TIME: 15 Minutes

MATERIALS: Introduction to the Interview Worksheet

PROCESS:

1. The trainer presents a short lecture covering points 1-10 on the Introduction to the Interview worksheet. Trainers should feel free to expand on examples - both positive and negative - for each point. Trainer also asks for examples from the participants.
2. Trainer hands out the Interview Worksheet *after* giving the lecture. This ensures optimal audience attention yet gives participants a review sheet for later.

Exercise 20 Business Stereotypes of Indian Women

GOALS:

1. To give the participants candid relevations about how business employers view American Indian women as potential employees.
2. To identify ways to deal with prejudices and alter negative perceptions.

TIME: 35 Minute Audiotape Presentation
25 Minute Discussion

MATERIALS: "Stereotypes of Indian Women in Business" audiotape prerecorded by Teresa LaFromboise and Mary Lou Downing for the Professionalization of American Indian Women Conference, 1981. (available from: Teresa LaFromboise, 223 Education, Stanford University, Stanford, CA 94305.
Paper and pencils

PROCESS:

1. The trainer explains that this audiotape was produced with actual professional business people who hire staff in their companies.
2. The participants are asked to listen, list the stereotypes, and give their reactions on paper.
3. Trainer conducts an open discussion about the reality of the statements and options available for reactions to negative stereotypes other than anger or apathy.

Exercise 21 Interview Modeling*

GOALS:

1. To prepare participants for questions they may be asked during job interviews.
2. To examine how skillfully interviewees and interviewers present themselves.

TIME: 30 Minutes

MATERIALS: Trainer's Resume (prepared earlier)
Six 5x7 Notecards for Each Participant

PROCESS:

1. Three participants volunteer to be interviewers of the trainer and the trainer provides a resume for their review.
2. The trainer leaves the room and the group creates interview questions to ask her.
3. When the trainer returns, the "employers" interview her for a specific position previously decided upon by the trainer and participants.
4. After a 15-minute interview, the group reconvenes and discusses both "employer's" and "interviewee's" presentations.

*Hunt & Munro, 1982.

Exercise 22 Interview Role Play*

GOALS:

1. To give participants experience in an interview situation, in both the interviewer and interviewee roles.
2. To increase awareness of acceptable interview behaviors.

TIME: 30 Minutes for Interview
60 Minutes for Alternate Process

MATERIALS: 1 chair per person
Situation Roleplay Worksheet
Interview Rating Sheet

PROCESS:

1. In preparation for the exercise, the trainer cuts up the Situation Roleplay handouts and places them into separate A and B piles, eight in each. The A pile will include interviewee roles. The B pile will include employer roles.
2. Trainer distributes copies of the Interview Rating Sheet to each participant.
3. Trainer asks one-half of the group to select from each pile, without sharing the information with their partners, and role play their situation. (Note: 1A and 1B are partners; 2A and 2B; etc.). Allow for a 15 minute interview.
4. Trainer discusses the roleplays and gives feedback in a large group using ratings and comments on applicant behaviors, using the Interview Rating Sheet.

ALTERNATIVE PROCESS: After 15 minutes, all participants select situations from the opposite pile and conduct another 15 minute interview. The remaining 15 minutes are used for group analysis and discussion.
SECOND ALTERNATIVE PROCESS: The trainer may also choose to "fishbowl" these interviews; that is, have participants observe each interaction and rate it on the Interview Rating Sheet. Discussion should follow each experience. (Time required for either of the alternate processes is 60 minutes, so you may want to eliminate Exercise 19.)

*Michelozzes, 1980, p. 135.

Exercise 23 Hidden Agendas*

GOALS:

1. To alert participants to non-merit questions an employer may ask during an interview, which may be illegal, and which may reflect discrimination against the applicant.
2. To suggest ways of dealing with such discrimination.

TIME: 30 Minutes

MATERIALS: Hidden Agenda Examples Worksheet

PROCESS:

1. The trainer notes that discriminatory questions are often asked in order to elicit answers which may damage the applicant's chances of getting the job.
2. The trainer presents each of the four examples on the Hidden Agenda Examples worksheet. She then asks participants to talk about what their responses to an employer might be in each situation.
3. The trainer then points out the possibility of drawing upon civil rights offices if assistance is needed and engages participants in a discussion of the rights, responsibilities, and potential consequences of such action.

*Hunt & Munro, 1982, pp. 153-154.

Exercise 24 Supportive Networking

GOALS:

1. To inform the participants of the values of networking.
2. To identify existing networks they may encounter in the work force.

TIME: 60 Minutes

MATERIALS: Paper and pencil
Chalkboard and Chalk

PROCESS:

1. The trainer asks the group to identify, on a sheet of paper, as many "networks" as they are aware of in traditional Indian communities. Participants then share their lists with each other.
2. The trainer then requests suggestions for networking in the work force. As these suggestions are presented they are written on the chalkboard. The value of each suggestion is described. Some examples might include:

Formal networks—unions, English department faculty, faculty or company women, Tuesday lunch group, city or state networks of career women, local chapters of women's organizations (AAUW, NOW, for example), Indian women's groups (at the Indian Center, for example) etc.

Informal networks—all new employees meet at the local restaurant on Fridays for breakfast or a common interest group (children, cards, home, or hobby for example).

3. The trainer hands out a name and address list of participants, explaining that their first network has just been created!

Exercise 25 Power in Friends

GOAL: To illustrate the shifts in power that can occur when relationships are built.

TIME: 15 Minutes

MATERIALS: None

PROCESS:

1. The trainer selects eight participants* to form a small group of five who will act as employees and a small group of three who will act as supervisors, and asks participants to roleplay the following situation:

—The first employee comes into the office of the first supervisor and requests that a company picnic be held Friday, beginning at noon. The employer responds negatively, because too much work time will be lost.

—While the first employee is still attempting to convince the supervisor, a second employee enters and agrees that the picnic would be a good idea—for a different reason.

—Enter supervisor number two, who says the company can't afford it. This continues until all have entered the discussion.

—Two of the supervisors leave for an important meeting. Leave one minute for continued discussion.

2. Trainer leads a group discussion of the changes in power balance that occur as people enter and leave the situation.

*The trainer may want to alert the 8 selected persons the evening before, to let them know what they will be doing.

Exercise 26 The Balancing Act

GOAL: To learn ways to maintain a balance among home, family, husband, work, church, and community.

TIME: 90 Minutes

MATERIALS: Table and Four Chairs for Guests

PROCESS:

1. Well in advance of the training, the trainer invites four American Indian professional women to participate as role models in this workshop.

2. Each guest will have previously received the following discussion outline to give her the structure of the exercise:

Special Guest—Please limit your address to 15 minutes. We would appreciate your sharing personal information with us: name, tribe, occupation, family, background, etc. and brief answers to the following questions: What would you identify as personal priorities in your life and do these provide any conflicts with your professional career? If so, how do you deal with those conflicts? When it comes to maintaining a balance of family expectations, tribal responsibilities, and job requirements, what advice could you give to the workshop participants?

3. The trainer introduces the guests and asks each to share with the group her experiences in balancing numerous responsibilities, and her ways of doing so. Each is asked to present a 10-15 minute talk. The last 15 minutes should be for questions from the participants.

Exercise 27

Building Your Own Career Planning Manual

GOAL: To summarize the three days of activity and organize the summary for ready referral.

TIME: 30 Minutes

MATERIALS:
All worksheets and handouts used during this workshop
Notebook Covers
Table of Contents Worksheet

PROCESS:

1. Ask participants to place the Table of Contents worksheet next to them.
2. Ask participants to record the pages on the Table of Contents in the suggested order of materials, and check the complete list against the materials in their notebooks.

Exercise 28

Summary and Evaluation

GOALS:

1. To evaluate the workshop: how well did it meet the personal and professional expectations and needs of the participants?
2. To enable participants to present feedback to the trainer for the improvement of future workshops.

TIME: 30 Minutes

MATERIALS: Evaluation Sheet - Career Planning Seminar
Pens and pencils

PROCESS:

1. Participants are asked to fill in the evaluation sheet, without identifying themselves, and turn them in.
2. Participants are asked to share verbally:
   —the most important thing they learned about the career planning process
   —the most important thing they learned about themselves

Workshop 4

Financial Management

"The alternative, then, must be for tribes to persuade economic conservatives that tribal policy is not fundamentally inconsistent with capitalism."

—Barsh & Henderson, 1980, p. 232

Tradition has taught American Indian women many things about economics. One major aspect of Indian culture, for example, emphasizes that material objects are less important than people, and that pride lies in honoring the family, the tribe, and the community rather than in amassing goods (Deloria, 1979; Weist, 1973). According to tribal custom, a gift is given away for the purpose of honoring a person and maintaining a balance of wealth in the community; traditionally, giveaway ceremonies are conducted in various forms in tribal cultures across the country, as a ritual of sharing and thanksgiving, and the amount that a woman gives away is considered an indication of her generosity and tribal wealth.

Tradition also influences the place of American Indian women in "giving orders" or contradicting economic or other decisions made by persons of authority within the family (Lewis, 1976; Rothenberg, 1976). The historical experiences of American Indians also have encouraged dependence on others for economic survival; more recently, urban American Indian women have had to fight a battle against poverty after coming from the unique interdependence of reservation life. The transition to urban life has forced Indian women and their families to adjust to new or increased expenses for housing, utilities, food supplies, health care, and transportation; and they often must do so

without the presence of the protective community to provide immediate economic or emotional support (Hanson, 1980).

The difficulty of this transition is compounded by the difficulty of finding and/or retaining employment that will pay enough to cover even basic expenses. Unemployment remains extremely high among American Indians, ranging from a low of 20 percent in more prosperous Indian communities, to a high of from 60 percent to 70 percent in others. Further, while substantial economic gains have occurred for the general U.S. population, with mean family income rising, 1985 government figures indicate that the mean family income for American Indians is only $6,857 per year — which is less than half of that for white families. The median annual income for American Indian families living on reservations was only $3,509 in 1970; while median annual income figures for U.S. families of all races in the same year was $19,917. One fourth of all American Indian households are headed by women alone compared to 14 percent of all U.S. households (Office of Technology Assessment, 1986). Although almost fifty percent of American Indian women over the age of sixteen are in the work force, they are typically employed in the lowest-paid, highest-turnover positions in the job market (Verble & Walton, 1983).

Both tradition and the historical experience of American Indian women often run counter to the demands of contemporary economic survival. Even older aspects of tradition and history, however, suggest that American Indian women are more than capable of meeting those demands — and of going beyond the achievement of mere survival to attain a comfortable lifestyle for themselves and their families, tribes, and communities. Traditionally, American Indian women have been the consummate experts in the practical economics of long-range planning: dehydrated foods, herbs, and dried and smoked meats were all creations of Indian women who knew that early planning and preservation were the keys to survival in the winter months. In keeping with this tradition, American Indian women today are aware that early planning and preservation of economic resources are the keys to survival in their contemporary fight to overcome poverty and make a better life for themselves and their people. In her 1981 keynote address at the Alaska Native Women's statewide conference in Anchorage, Alaska, Shirley Hill Witt said:

> Ultimately, your survival will depend on your view of yourself and the role of your grandmothers. If we can pull the strength of our mothers around our shoulders like a shawl, we can prevail. After that, says Dr. Annie Dodge Wauneka of the Navajo Nation, "we cannot afford to sit with our arms folded and wait for responsibility to come to us. Indian women must strive to share decision making."

To share economic decision making, Indian women must know how to acquire money, keep it, take care of it, and put it to work to earn more (Briles, 1981). Indian women frequently find themselves left suddenly alone and responsible for taking care of themselves and their children (Snake, 1980) and consequently need to master basic financial skills as much, if not more, than anyone else. However, many Indian women find it difficult to take on the practical roles necessary for the effective use of money and power, because these roles are seen as unconventional or as somehow counter to the traditional values of generosity and humility (Trimble, 1981); and all too many Indian women spend their lives working for money without ever really understanding how and why they use it as they do (Anderson & Verble, 1981) or how they might learn to use it more effectively.

This section will help Indian women recognize attitudes or values they hold that may be keeping them from managing their finances effectively; gain knowledge that will help them better manage their personal and family finances; acquire skills that will help them budget, save, and invest their earnings more effectively; learn to achieve a balance between generosity and economic security in their financial dealings with others.

Note to Trainer:

Supporting materials included in this section will enable the workshop leader to train participants in certain basic areas (values clarification, budget planning, checking and savings account procedures). However, other areas require that you bring in additional speakers with specific expertise (in taxation, insurance, and Social Security). American Indian women with expertise in such areas would be the ideal choice for outside speakers; however, non-Indian women would also be acceptable, as long as they were qualified in the relevant content areas and able to relate to participants with respect and concern.

Financial Management

Three-Day Workshop

Day I

9:30 - 10:00	Introductions 1. Values Inventory
10:00 - 10:30	2. Goal Setting: Long-term and Short-term Goals
10:30 - 12:00	3. Developing a Spending Plan
12:00 - 1:30	LUNCH
1:30 - 2:00	4. Reality Income
2:00 - 3:00	5. Ways to Save Money

Day II

9:30 - 11:00	Review of Exercise 5
11:00 - 11:30	BREAK
11:30 - 12:00	6. Terminology and Resources
12:00 - 1:30	LUNCH
1:30 - 3:30	7. Checkbook Management
3:30 - 4:00	BREAK
4:00 - 5:00	8. The Savings Game

Day III

9:30 - 10:30	9. All About Taxes
10:30 - 11:00	BREAK
11:00 - 12:00	10. Insurance Overview
12:00 - 2:00	LUNCHEON 11. Panel Presentation
2:00 - 3:00	12. Social Security
3:00 - 3:30	BREAK
3:30 - 4:00	13. Test Your Knowledge
4:00 - 4:30	14. Notebook Summary/Wrap-up
4:30 - 5:00	15. Evaluation

Financial Management

One-Day Workshop

9:00 - 5:00	
9:00 - 10:00	Introductions 1. Values Inventory
10:00 - 12:00	3. Developing a Spending Plan
12:00 - 1:00	LUNCH
1:00 - 2:30	5. Ways to Save Money 6. Terminology and Resources
2:30 - 3:30	7. Checkbook Management
3:30 - 3:45	BREAK
3:45 - 4:30	11. Panel Presentation
4:30 - 5:00	14. Wrap-Up*

*Make resource materials on insurance, credit, taxes, and social security available for participants to take with them.

Exercise 1

Values Inventory

GOAL: To identify the activities and objects participants value most by having them complete a Values Inventory.

TIME: 30 Minutes

MATERIALS: Values Inventory
Values Inventory Worksheet A & B
Pencils

PROCESS:

1. Trainer discusses the points in the Values Inventory for approximately 10 minutes.

2. Trainer then reads directions for completing Values Inventory Worksheet A together with the participants, answers any questions, and allows them approximately 10 minutes to complete it.

3. Trainer reads directions for Values Inventory Worksheet B to the participants, to help them distinguish between necessary, useful, desirable and luxurious daily and long range activities. If there are no questions, participants are given about 10 minutes to complete the Necessity Chart.

Exercise 2

Goal Setting: Long-Term and Short-Term Goals*

GOAL: To help participants identify and set priorities for long-term and short-term goals for themselves and their families.

TIME: 30 Minutes

MATERIALS: Goal Setting Worksheet
Pencils

PROCESS:

1. Trainer asks participants to identify long-term and short-term goals for themselves by making two separate lists, using the Goal Setting Worksheet. Allow 15 minutes. Some examples may be used if participants have trouble distinguishing between long-term and short-term goals. Short-term goals could include a summer vacation or paying off a debt; long-term goals might include raising a family, getting and keeping a stable job, or starting a business.

2. Trainer asks participants to select three goals from each column and identify the target date and the estimated cost of each. Trainer asks participants how much money they would need to save each month to reach these goals. (10 minutes)

3. Trainer conducts a large-group discussion on the topics in the Goal Setting Worksheet.

*Ungaro, 1980.

Exercise 3

Developing a Spending Plan*

GOAL: To learn how to develop a budget covering income and expenses.

TIME: 90 Minutes

MATERIALS: Family Situation Sheet
Monthly Budget Worksheet
Net Worth Balance Sheet
Pencils

PROCESS:

1. Trainer leads a discussion to help participants discover why budgeting is important, emphasizing the following points:

a) The value of a budget is that it alerts you to trouble when you still have time to do something about it.

b) Only about 1 out of every 14 people ever uses a budget.

c) It helps to think of a budget as a Spending Plan.

d) All budgets need to be flexible.

e) Budgets are not substitutes for poor buying habits.

f) When you record your income for budgeting purposes make certain it's your take-home pay AFTER taxes and other withholdings are taken out.

g) Begin evaluating your budget by reviewing your bills.

h) Live your lifestyle within income goals. Remember that a budget is only a tool, and that a tool is only beneficial if it is used. It is also important to emphasize that budget changes will need to be made when unforeseeable events occur, such as getting

laid off, having a baby, or a child having an operation. The trainer leads a brief discussion about how to handle these and similar unforeseeable events in light of priorities and values.

2. Trainer then presents a sample problem to be managed, using the Family Situation Worksheet and Sample Monthly Budget Worksheet.

3. Finally (time permitting), the trainer explains how the Net Worth Balance Sheet can be used for personal planning and for evaluation of a spending plan.

*Zimmerman, 1980.

Exercise 4 Reality Income

GOAL: To realize that sometimes the salary figure quoted is not the actual salary earned.

TIME: 30 Minutes

MATERIALS: 3 Case Studies per participant
Chalkboard and chalk

PROCESS:

1. Trainer distributes copies of each case study and reviews the advantages and disadvantages of case studies 1 and 2, using the income and expense charts provided.

2. Trainer then asks participants to use the income and expense charts from case studies 1 and 2 as a guide in analyzing their own actual income, in case study 3.

Exercise 5 Ways to Save Money

GOAL: To realize that making alternative choices and taking time to comparison shop can save money.

TIME: 60 Minutes

MATERIALS: Three Information Sheets: Seven Ways to Cut Meat and Poultry Costs, Ten Most Common Family Spending Problems, Ways to Save Money
Project cards
12 Old Magazines or coupons

PROCESS:

1. Trainer presents information on saving money (using the three information sheets).

2. Trainer asks each participant to select a partner for this exercise, then asks each pair to select one of the "hands-on projects" on the project cards. (It doesn't matter if several select the same project, as long as each project is covered by at least one pair.)

3. If this exercise is presented in the context of a three-day workshop, participants are told that each group will present their findings the next morning. If a one-day workshop format is used, participants could write up a summary of a selected project as an outside activity to encourage comparison shopping.

Exercise 6 Terminology and Resources

GOAL: To realize that the financial management language can be understood and that resources are available—often free—to help in financial planning.

TIME: 30 Minutes

MATERIALS: Terms in Financial Management Handout
Resource References as follows:

An Educational and Investment Opportunity for You
Investment Clubs for Women and an Installment Plan for Buying Stock
National Association of Investment Clubs, 1515 East Eleven Mile Road
Royal Oak, MI 48067

Consumer Handbook to Credit Protection Laws
Consumer Information Center

U.S. Government, Pueblo Memorial Airport
Department 6596
Pueblo, CO 81009

Cooperative Housing: A Consumer Guide
National Association of Housing Cooperatives
2501 M Street, N.W.
Washington, DC 20037

Schlayer, N.E. (1978). *How to be a financially secure woman.* New York, NY: Ballantine Books.

Take a Tax Shelter Break
Investment Company Institute
1600 M Street, N.W.
Washington, DC 20036

What Every Woman Should Know About Life Insurance
The Traveler's Office of Consumer Information
One Tower Square
Hartford, CT 06115

Wise Home Buying
Consumer Information Center
U.S. Government, Pueblo Memorial Airport
Department 6576
Pueblo, CO 81009

Women and Money Management
Credit, P. O. Box 3044
Grand Central Station
New York, NY 10017

Women, Credit Bureaus and the Equal Credit Opportunity Act
Associated Credit Bureaus, Inc.
16211 Park Ten Place
Houston, TX 77084

PROCESS:

1. Trainer notes that the more women deal with financial planning, the more we realize it has an entire vocabulary of its own. But like any language it just takes knowing the meanings of words to understand what's being said. Trainer h.. ' out the Terms in Financial Management handout.

2. Trainer then reminds participants that printed resource materials are available at most libraries for loan, or at bookstores for purchase. Many resources are free, just for the asking. Participants can then browse the resource books listed above and copy addresses and titles they find valuable.

Exercise 7 Checkbook Management*

GOAL: To learn how to write a check correctly.

TIME: 2 Hours

MATERIALS:
Handouts: Anatomy of a Check, How to Write a Check, Making a Deposit, Your Checkbook Register
Transparencies of the four handouts above (prepared by the trainer prior to the workshop)
Sample Lesson on Checkbook Management
Sample Checks, Deposit Slips, and Check Register (ask your local bank to provide these)
Overhead Projector
Pens

PROCESS:

1. Trainer discusses the parts of a check, using the Anatomy of a Check Transparency on the overhead projector while participants follow on the handout.
2. Trainer explains check writing procedures, using the How to Write a Check Transparency on the overhead while participants follow on the handout and practice filling in their sample checks.
3. Trainer discusses check endorsements and cancelled checks.
4. Trainer explains steps 1-5 of the deposit procedure on the overhead, using the Making a Deposit Transparency while participants follow on the handout. Each participant is then given $50 (on paper) and asked to deposit and receive $10 cash. They will use their blank deposit slips to practice this.
5. Trainer explains, with the use of the overhead, the purpose of the check register.
6. Trainer then explains the purpose and function of traveler's checks. (Get samples from American Express or your local bank.)
7. Trainer gives out sample lesson and assists participants to complete it, where necessary.

*Bankers Systems, 1974.

Exercise 8 The Savings Game

GOAL: To continue to explore various methods of saving money through savings accounts, investment opportunities, and cautious living.

TIME: 60 Minutes

MATERIALS: Guest Financial Planner
Savings Books (ask your local bank to provide these.)
Handouts on Bonds and Securities (secure from Guest Financial Planner.)

PROCESS:

1. Trainer offers the following suggestions for savings, stressing the use of expert assistance where available:
   a) Take a small amount out of your check each month.
   b) Take all silver coins out of your pocket each night.
   c) Put all unexpected dollars into a savings account.
   d) When car loans or bank loans are paid off, re-budget those amounts into a savings account instead.
   e) Shop only once a week. Make a list of items needed and only purchase those items.
   f) Sell all unused, old items in your household. Put proceeds in a savings account.
   g) Shop for a bank and type of account (money market, etc.) that will give you the highest interest rate (e.g., savings and loan companies, commercial banks, inter-company credit unions).
   h) Investigate savings bonds, EE bonds, H bonds, money market accounts, and treasury notes.
   i) Know the in's and out's of the stock market before investing in anything.
   j) Investigate other investment opportunities for options and risks.
2. Trainer introduces guest financial planner who will identify the pros and cons of each savings account option, as well as procedures for investing in stocks, bonds, and treasury notes.
3. Financial planner should present a basic overview of what bonds, securities, and stocks are and discuss their benefits, costs, drawbacks, and ultimate potential for savings.

Exercise 9 All About Taxes

GOAL: To learn if, when, how, and how much each participant will be paying in taxes each year.

TIME: 60 Minutes

MATERIALS: Guest Speaker—A Tax Expert
Copies of Tax Tables (available at local IRS office upon request)*
Sample IRS Tax Return Forms 1040A, 1040EZ, and 1040 (From IRS)*

PROCESS:

1. The trainer introduces the guest speaker, who answers participants' questions and covers the following points:
   a) When do I pay taxes and when don't I have to?
   b) How do I know how much I pay or get back?
   c) What can I do to save money on my taxes?
   d) Where can I go for assistance with my tax forms, if I need it, or can I do my own?
   e) What changes will the new Tax Reform Act create for me?
2. Trainer reviews sample IRS short form tax return 1040 with participants.

* Because tax laws (and forms) may change, trainer should request the most recent information and forms from the local IRS office. For workshops held in 1986-87, for example, you may need to use the 1985 forms for tax returns that were due on April 15, 1986, and also discuss changes produced by the 1986 Tax Reform Act that passed the Congress in September, 1986.

Exercise 10 Insurance Overview

GOAL: To learn what types of insurance are available, what they cost, and how to determine the right insurance for you and your family.

TIME: 60 Minutes

MATERIALS: Guest Speaker—An Insurance Expert
Current Handouts About Insurance Plans from Guest Speaker

PROCESS: The trainer introduces the "insurance expert" guest speaker who answers the following questions:

1. I really should have insurance but I can't afford it. What do I do when I can afford some?
2. What types of insurance are there? What types of policies are sold?
3. How do I know how much insurance to buy? Which is the "best" insurance company?

Exercise 11 Panel Presentation (during lunch)

GOAL: To learn from four American Indian women who have achieved economic independence and can show how such independence may conflict with a tradition of sharing and generosity. They also will offer strategies for reconciling economic independence with traditional ways.

TIME: 2 Hours including lunch

MATERIALS: Table with Podium in Center
Four Table Microphones

PROCESS:

1. Lunch is served first.
2. Trainer introduces panelists approximately 30 minutes after lunch is served. Panelists are asked to speak for between 10-15 minutes each about their economic value conflicts and personal struggles to achieve economic independence.
3. Following lunch, an informal visiting time is set aside to allow participants a chance to ask questions and visit with the guests.

Exercise 12 Social Security

GOAL: To better understand how Social Security works and why we should be aware of its benefits and problems BEFORE we get older.

TIME: 60 Minutes

MATERIALS: Guest Speaker from Social Security Administration
Current Handouts from the Social Security Office

PROCESS:

1. Trainer introduces a representative from the Social Security office who identifies the need for Social Security, and discusses how it works.

2. The Social Security representative should be prepared to address the following questions:

a) Why should Native American women be concerned about Social Security?
b) What can Social Security do for me if I stop work to raise a family?
c) What can Social Security do for me if I become or remain unemployed?
d) What else do I need to know about Social Security?

Exercise 13 Test Your Knowledge

GOAL: To review and correct some common myths about financial planning.

TIME: 30 Minutes

MATERIALS: Pens
Financial Management Quiz
Financial Management Quiz Answer Sheet

PROCESS:

1. Trainer hands out Financial Management Quiz and allows 10-15 minutes for participants to complete it.

2. Trainer hands out Financial Management Quiz Answer Sheet, reviews each question, and encourages participant discussion about items from the quiz.

Exercise 14 Completion of Notebook

GOAL: To summarize three days of material from this workshop into a concise, reusable reference notebook.

TIME: 30 Minutes

MATERIALS: All handouts and materials for the financial management workshop
Table of Contents: *Women and Financial Management*

PROCESS: Organize notebook with the Table of Contents as a guide.

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Exercise 1
Personal Qualities

The following is a list of personal qualities that people have. Not everyone has every quality on the list, but everyone has some of them. Read the list over carefully. Check the qualities that you feel best fit you.

- ☐ I am careful and neat
- ☐ I am dignified
- ☐ I can bear hardships to obtain my goals
- ☐ I am ambitious
- ☐ I accept rules easily
- ☐ I am self-reliant
- ☐ I am unconventional
- ☐ I am honest
- ☐ I like being with people
- ☐ I believe in strict rules
- ☐ I like variety in a job
- ☐ I like taking risks
- ☐ I am accurate and precise
- ☐ I need "yes" and "no" answers
- ☐ I like clerical jobs
- ☐ I am turned on by math
- ☐ I have to feel free
- ☐ I am interested in science
- ☐ I learn math easily
- ☐ I am imaginative
- ☐ I look at ideas from all angles
- ☐ I like mental challenges
- ☐ I solve problems systematically
- ☐ I dig art
- ☐ I have to keep active
- ☐ I am good at simple tasks
- ☐ I have a large vocabulary
- ☐ I am tuned into what's happening
- ☐ I am confident
- ☐ I am carefree
- ☐ I think before acting
- ☐ I accept criticism well
- ☐ I am patient
- ☐ I am cheerful
- ☐ I am relaxed
- ☐ I am emotionally stable
- ☐ I am outgoing
- ☐ I work best by my self
- ☐ I am without prejudice
- ☐ I am friendly and cheerful
- ☐ I have good muscle coordination
- ☐ I have good manual dexterity
- ☐ I like children
- ☐ I enjoy recreation
- ☐ I like business
- ☐ I am physically strong
- ☐ I like to be admired
- ☐ I like to live by a schedule
- ☐ I am religious
- ☐ I am mechanically inclined

Exercise 1
Character Strengths

There are seven spaces between each of the following pairs of characteristics. The seven spaces are meant to let you make choices which are less extreme than the end choices. For each pair place a check on one of the seven spaces. Use the middle space only if you feel completely neutral about that characteristic.

	1	2	3	4	5	6	7	
Aggressive	___	___	___	___	___	___	___	Nonagressive
Independent	___	___	___	___	___	___	___	Dependent
Emotional	___	___	___	___	___	___	___	Unemotional
Submissive	___	___	___	___	___	___	___	Dominant
Excitable	___	___	___	___	___	___	___	Nonexcitable
Active	___	___	___	___	___	___	___	Passive
Competitive	___	___	___	___	___	___	___	Noncompetitive
Logical	___	___	___	___	___	___	___	Illogical
Private	___	___	___	___	___	___	___	Public
Indirect	___	___	___	___	___	___	___	Direct
Adventurous	___	___	___	___	___	___	___	Cautious
Leader	___	___	___	___	___	___	___	Follower
Self-Assured	___	___	___	___	___	___	___	Unsure of self
Ambitious	___	___	___	___	___	___	___	Nonambitious
Talkative	___	___	___	___	___	___	___	Nontalkative
Sensitive	___	___	___	___	___	___	___	Insensitive
Neat	___	___	___	___	___	___	___	Sloppy
Loud	___	___	___	___	___	___	___	Quiet

List your character strengths, as you see them, using the above activity as a guide.

Exercise 5
Group Awareness Profile

1. I think most Whites see me as:	Passive	Assertive	Aggressive	Not Sure
2. I think most Indians see me as:	Passive	Assertive	Aggressive	Not Sure
3. I think most White people are:	Passive	Assertive	Aggressive	Not Sure
4. I think most Indian people are:	Passive	Assertive	Aggressive	Not Sure
5. I would like most White people to see me as:	Passive	Assertive	Aggressive	Not Sure
6. I would like most Indian people to see me as:	Passive	Assertive	Aggressive	Not Sure
7. I think I usually look:	Passive	Assertive	Aggressive	Not Sure
8. I think I usually act:	Passive	Assertive	Aggressive	Not Sure
9. With an Indian person it is easy for me to be:	Passive	Assertive	Aggressive	Not Sure
10. With a White person it is easy for me to be:	Passive	Assertive	Aggressive	Not Sure
11. With an Indian person it is hard for me to be:	Passive	Assertive	Aggressive	Not Sure
12. With a White person it is hard for me to be:	Passive	Assertive	Aggressive	Not Sure

Exercise 7
Role-Stripping

What are your most important roles?

Examples are: Student, Friend, Daughter, Manager, Sister, Brother, Worker, Musician, Leader, Partner, Girlfriend, Helper, Mother, Teacher, etc.

Make your own list of the roles you fill. List them in order of importance, and then fold on the lines and tear into strips.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Exercise 8
Twenty-One Questions

1. What would you like to do, have, or accomplish?
2. What do you wish would happen?
3. What would you like to do better?
4. What do you wish you had more time for? More money for?
5. What more would you like to get out of life?
6. What are your unfulfilled ambitions?
7. What angered you recently?
8. What made you tense, anxious?
9. What have you complained about?
10. What misunderstandings did you have?
11. With whom would you like to get along better?
12. What changes for the worse or better do you sense in the attitudes of others?
13. What would you like to get others to do?
14. What changes might you have to introduce to get them to do it?
15. What takes too long?
16. What are you wasting?
17. What is too complicated?
18. What "bottlenecks" or blocks exist in your life?
19. In what ways are you inefficient?
20. What wears you out?
21. What would you like to organize better?

Exercise 11
Peer Perceptions Ranking Form

Your name _____

Rank from 1 to 11 with 1 being the most similar and 11 being the least similar.

Ranking of other members	Characteristics which you considered
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____

Exercise 11
Peer Perceptions Summary Form

	Group Members Ranking											
Group Members Ranked	a	b	c	d	e	f	g	h	i	j	k	l
a												
b												
c												
d												
e												
f												
g												
h												
i												
j												
k												
l												

Exercise 17
Role Model Interview

Personal/Professional

1. Describe the different jobs you have had, beginning with your first employment and ending with your present job.
2. What training and/or experience have you had which helped you to do your present job?
3. How did you go about finding your jobs?
4. What personal satisfactions do you get from your work?
5. Is there stress associated with carrying multiple roles and responsibilities?

Cultural

1. Discuss the pro's and con's of being a professional Indian woman:
   a. Positive characteristics and strengths of Indian women.
   b. What stereotypes about Indian women have you encountered in your professional life? How did you handle those experiences?
2. Did your family support you in becoming a professional? If so, to what extent?

How did extended family support help or hinder your educational and professional progress? Was extended family support transferred to others once you were away from your family? Was this ever perceived as neglect?

3. How and why do you keep cultural ties? How does this ease transitions between the Indian and non-Indian worlds? How does it hinder these transitions?

Psychological

1. Discuss any role conflicts or role overload you have experienced.
2. Did you or your family members abuse alcohol or drugs during your professionalization?
3. What do you do for fun?
4. What are some of the rewards and satisfactions associated with carrying multiple roles?
5. What are the sources of support you turn to in juggling multiple roles?

Exercise 1
The Adult Self-Expression Scale

The following questions are meant to develop a scale on how you express yourself. If a situation does not apply to you, reply as you think you would in the situation. After each item check the box that best describes your choice:

	Almost Always or Always (0)	Usually (1)	Some-times (2)	Seldom or Rarely (3)	Never (4)
1. Do you ignore it when someone pushes in front of you in line?	☐	☐	☐	☐	☐
2. Do you find it difficult to ask a friend to do a favor for you?	☐	☐	☐	☐	☐
3. If your boss or supervisor makes what you consider to be an unreasonable request, do you have difficulty saying "no?"	☐	☐	☐	☐	☐
4. Are you reluctant to speak to an attractive acquaintance of the opposite sex?	☐	☐	☐	☐	☐
5. Is it difficult for you to refuse unreasonable requests from your parents?	☐	☐	☐	☐	☐
6. Do you find it difficult to accept compliments from your boss or supervisor?	☐	☐	☐	☐	☐
7. Do you express your negative feelings to others when it is appropriate?	☐	☐	☐	☐	☐
8. Do you freely volunteer information or opinions in discussions with people whom you do not know very well?	☐	☐	☐	☐	☐
9. If you saw a public figure whom you greatly admired and respected at a large social gathering, would you make an effort to introduce yourself?	☐	☐	☐	☐	☐
10. How often do you openly express justified feelings of anger to your parents?	☐	☐	☐	☐	☐
11. If you have a friend of whom your parents do not approve, do you make an effort to help them get to know one another better?	☐	☐	☐	☐	☐
12. If you were watching a TV program in which you were very interested and a close relative was disturbing you, would you ask them to be quiet?	☐	☐	☐	☐	☐
13. Do you play an important part in deciding how you and your close friends spend your leisure time together?	☐	☐	☐	☐	☐
14. If you are angry at your spouse/ boyfriend or girlfriend, is it difficult for you to tell them?	☐	☐	☐	☐	☐

	Almost Always or Always (0)	Usually (1)	Some-times (2)	Seldom or Rarely (3)	Never (4)
15. If a friend who is supposed to pick you up for an important engagement calls 15 minutes before he/she is supposed to be there and says that they cannot make it, do you express your annoyance?	☐	☐	☐	☐	☐
16. If you approve of something your parents do, do you express your approval?	☐	☐	☐	☐	☐
17. If in a rush you stop by a super-market to pick up a few items, would you ask to go before someone in the check-out line?	☐	☐	☐	☐	☐
18. Do you find it difficult to refuse the requests of others?	☐	☐	☐	☐	☐
19. If your boss or supervisor expresses opinions with which you strongly disagree, do you venture to state your own point of view?	☐	☐	☐	☐	☐
20. If you have a close friend whom your spouse/boyfriend or girlfriend dislikes and constantly criticizes, would you inform them that you disagree and tell them of your friend's assets?	☐	☐	☐	☐	☐
21. Do you find it difficult to ask favors of others?	☐	☐	☐	☐	☐
22. If food which is not to your satisfaction was served in a good restaurant, would you bring it to the waiter's attention?	☐	☐	☐	☐	☐
23. Do you tend to drag out your apologies?	☐	☐	☐	☐	☐
24. When necessary, do you find it difficult to ask favors of your parents?	☐	☐	☐	☐	☐
25. Do you insist that others do their fair share of the work?	☐	☐	☐	☐	☐
26. Do you have difficulty saying no to a salesman or saleswoman?	☐	☐	☐	☐	☐
27. Are you reluctant to speak up in a discussion with a small group of friends?	☐	☐	☐	☐	☐
28. Do you express anger or annoyance to your boss or supervisor when it is justified?	☐	☐	☐	☐	☐
29. Do you compliment and praise others?	☐	☐	☐	☐	☐
30. Do you have difficulty asking a close friend to do an important favor even though it will cause them some inconvenience?	☐	☐	☐	☐	☐
31. If a close relative makes what you consider to be an unreasonable request, do you have difficulty saying no?	☐	☐	☐	☐	☐
32. If your boss or supervisor makes a statement that you consider untrue, do you question it aloud?	☐	☐	☐	☐	☐
33. If you find yourself becoming fond of a friend, do you have difficulty expressing these feelings to that person?	☐	☐	☐	☐	☐

	Almost Always or Always (0)	Usually (1)	Some-times (2)	Seldom or Rarely (3)	Never (4)
34. Do you have difficulty exchanging a purchase with which you are dissatisfied?	☐	☐	☐	☐	☐
35. If someone in authority interrupts you in the middle of an important conversation, do you request that the person wait until you have finished?	☐	☐	☐	☐	☐
36. If a person of the opposite sex whom you have been wanting to meet directs attention to you at a party, do you take the initiative in beginning the conversation?	☐	☐	☐	☐	☐
37. Do you hesitate to express resentment to a friend who has unjustifiably criticized you?	☐	☐	☐	☐	☐
38. If your parents wanted you to come home for a weekend visit and you had made important plans, would you change your plans?	☐	☐	☐	☐	☐
39. Are you reluctant to speak up in a discussion or debate?	☐	☐	☐	☐	☐
40. If a friend who has borrowed $5.00 from you seems to have forgotten about it, is it difficult for you to remind this person?	☐	☐	☐	☐	☐
41. If your boss or superior teases you to the point that it is no longer fun, do you have difficulty expressing your displeasure?	☐	☐	☐	☐	☐
42. If your spouse/boyfriend or girlfriend is blatantly unfair, do you find it difficult to say something about it to them?	☐	☐	☐	☐	☐
43. If a clerk in a store waits on someone who has come in after you when you are in a rush, do you call her/his attention to the matter?	☐	☐	☐	☐	☐
44. If you lived in an apartment and the landlord failed to make certain repairs after it had been brought to her/his attention, would you insist on it?	☐	☐	☐	☐	☐
45. Do you find it difficult to ask your boss or supervisor to let you off early?	☐	☐	☐	☐	☐
46. Do you have difficulty verbally expressing love or affection to your spouse/boyfriend or girlfriend?	☐	☐	☐	☐	☐
47. Do you readily express your opinions to others?	☐	☐	☐	☐	☐
48. If a friend makes what you consider to be an unreasonable request, are you able to refuse?	☐	☐	☐	☐	☐

The Adult Self-Expression Scale
Answer Sheet

Directions for scoring:

1. Check to see that there is a response for every item. If a response is missing for an item, check the 2 box for that item. If more than four or five items have no response the results may not be valid.
2. Total the response values for each column, entering the sum in the blank space beneath.
3. Total the four column sums to obtain the ASES score.

1. [0] [1] [2] [3] [4]	13. [4] [3] [2] [1] [0]	25. [4] [3] [2] [1] [0]	37. [0] [1] [2] [3] [4]
2. [0] [1] [2] [3] [4]	14. [0] [1] [2] [3] [4]	26. [0] [1] [2] [3] [4]	38. [0] [1] [2] [3] [4]
3. [0] [1] [2] [3] [4]	15. [4] [3] [2] [1] [0]	27. [0] [1] [2] [3] [4]	39. [0] [1] [2] [3] [4]
4. [0] [1] [2] [3] [4]	16. [4] [3] [2] [1] [0]	28. [4] [3] [2] [1] [0]	40. [0] [1] [2] [3] [4]
5. [0] [1] [2] [3] [4]	17. [4] [3] [2] [1] [0]	29. [4] [3] [2] [1] [0]	41. [0] [1] [2] [3] [4]
6. [0] [1] [2] [3] [4]	18. [0] [1] [2] [3] [4]	30. [0] [1] [2] [3] [4]	42. [0] [1] [2] [3] [4]
7. [4] [3] [2] [1] [0]	19. [4] [3] [2] [1] [0]	31. [0] [1] [2] [3] [4]	43. [4] [3] [2] [1] [0]
8. [4] [3] [2] [1] [0]	20. [4] [3] [2] [1] [0]	32. [4] [3] [2] [1] [0]	44. [4] [3] [2] [1] [0]
9. [4] [3] [2] [1] [0]	21. [0] [1] [2] [3] [4]	33. [0] [1] [2] [3] [4]	45. [0] [1] [2] [3] [4]
10. [4] [3] [2] [1] [0]	22. [4] [3] [2] [1] [0]	34. [0] [1] [2] [3] [4]	46. [0] [1] [2] [3] [4]
11. [4] [3] [2] [1] [0]	23. [0] [1] [2] [3] [4]	35. [4] [3] [2] [1] [0]	47. [4] [3] [2] [1] [0]
12. [4] [3] [2] [1] [0]	24. [0] [1] [2] [3] [4]	36. [4] [3] [2] [1] [0]	48. [4] [3] [2] [1] [0]

_____ + _____ + _____ + _____ = [ ]

Score

Melvin L. Gay, James G. Hollandsworth, Jr., John P. Galassi 1975

Adult Self Expression Scale
P.O. Box 220174
Charlotte, NC 28222

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Exercise 2
Consciousness Razors

The following is a list of razors. Each razor, as the name implies, has a sharp edge to help you cut through some attitudes which may inhibit your assertiveness. Try to answer each item as honestly as possible. After responding to each item, review your comments carefully.

- Have you ever felt different from other people?
- Have you ever felt you were sold out by other Indians?
- Were you treated differently from other children as you were growing up?
- Do you ever feel dumb?
- Do you ever want to be invisible?
- What was your relationship to your extended family members?
- What was your parents' relationship to you?
- How was your education affected by your being Indian?
- How was your career choice affected by your being Indian?
- What goal have you wanted most to achieve in your life?
- What, if anything, has stopped you from achieving this goal?
- How do you relate to authority figures? (BIA, doctor, police, etc.)
- Have you ever felt powerful?
- Have you ever punished yourself? When? How?
- How do you feel about your body?
- Do you often feel a sense of aloneness or loneliness?
- Do you have some attitudes that could inhibit your being more assertive?

Exercise 3
Indian Rights and Responsibilities

I. Right to Tribal Sovereignty
William v. Lee, 358 U.S. 217 (1959)

II. Right to Self-Government
William v. Lee, 358 U.S. 217 (1959)

III. Treaty Rights
William v. Lee, 358 U.S. 217 (1959)

IV. Right to Jurisdiction
Choate v. Trapp, 224 U.S. 665, 675 (1912)
Oliphant v. Squamish Indian Tribe (1978)

V. Right to Exclusion
State v. Fox, 82 Wash. 2nd 289, 510P. 2nd 230 (1973)

VI. Right to Leadership
Indian Reorganization Act of 1934

VII. Right to Indian Preference
Morton v. Mancari, 417 U.S. 535 (1974)

VIII. Right to Determine Membership
Court of Appeals of New York in Patterson v. Council of Seneca Nation, 245, H.Y. 433, 157 N.E. 734, 736 (1927)
Santa Clara Pueblo v. Martinez, 98 S. Ct. 1670 (1978)

IX. Right to Self-Determination
P.L. 93-638, 88 Stat. 2203

X. Right to Hunt, Fish, Trap
Organized Village of Kake, etc. v. Egan, etc., 369 U.S. 60, 82 S. Ct. 562, 7 L.Ed. 2d 573 (1962)
Puyallup Tribe v. Department of Game, 391 U.S. 392.88 S. Ct. 1725, 20 L.Ed. 2d 689 (1968)

XI. Water Rights
Winters v. United States, 207 U.S. 564, 574, 28 S. Ct. 207, 52 L.Ed. 340 (1908)

III. Right to Health Care
William v. Lee, 358 U.S. 217 (1959) 25 U.S.C. s 13, 42, U.S.C. s 2001

XIII. Right to be Different

XIV. Right to Worship
American Indian Religious Freedom Act, P.L. 95-341 (1978)

XV. Right to an Education
Indian Education Act, P.L. 92-318 (1972)

Exercise 4
Yogic Relaxation Instruction

Lie on your back with your feet separated slightly and arms, palms up, near the body, head centered. Bring your attention to the right arm. Try to feel the muscles, and then gently but deliberately tense the muscles in that arm. Slowly increase the tension until maximum tension is reached from the hand to the top of the shoulder. Stretch the arm but do not lift it as you will then tense other muscles. Keep your attention on the arm and do not allow any other thought to enter your mind. Remain this way for five seconds. Slowly release the tension and be as aware as possible of what is happening in the arm: That the tension is leaving it and that it feels very heavy. Do the same with the left arm. Next the right leg. Try to feel the muscles in the leg, and slowly and consciously tense the leg. Push the heel away, and pull the toes towards you. Slowly increase tension until the maximum has been reached from the foot to the thigh. Stretch the leg but do not lift it. Again your attention is solely directed to the leg. Hold for five seconds. Now slowly release the tension, keeping your attention fixed on what is happening in the leg. Watch the tension leave, and the leg lie heavily on the ground. Do the same with the other leg.

Now turn your attention to the pelvic girdle. To tense this area, contract the abdominal muscles and draw them slightly upwards. Then the buttocks are drawn towards one another. Forget the rest of the body; feel only the tensed area. Slowly release the muscles of the abdomen and buttocks and leave the pelvic area resting heavily on the ground.

Direct your attention next to the chest. Tense the muscles of the chest; move the shoulders towards each other from behind; and tense the back and rib muscles. Slowly release the muscles of the chest, back, and ribs and rest.

Bring your attention to the neck. To tense it, pull the back of the head towards the nape of the neck. Hold it a few seconds and slowly let it loose. Feel the difference between the tensed neck and the neck resting on the floor. Next the muscles of the face. Clench the jaws together, tense cheeks, mouth, eyelids; wrinkle the forehead. One by one, release the tension in each of these areas. Let the muscles submit to the attraction of the earth. Let the lower jaw and cheeks feel the pull of gravity; let the lips part slightly.

Now start at the feet and work your way up to the head, feeling the heaviness in the different parts of the body. The feeling of heaviness is the first sign of good relaxation. Feel the heaviness in the blood and every fiber of the body. Let the trunk sink even further into the floor.

Do not move anything. Motor nerves are not sending orders or sensory nerve messages; in other words, the current which keeps you in contact with the outside world during your waking (and part of your sleeping) hours is broken, and you rest in yourself. You are completely relaxed, yet you are at the same time completely conscious and aware of this relaxation. Let the mind wander through the body to check whether anything more needs to be relaxed, if the body can sink still more into the floor. Remain this way for five minutes. After a certain time you will have the impression of floating outside your body. This is a successful relaxation.

Do not jump up and run off. Slowly move your limbs and stretch and yawn. Increase the depth of breathing, roll onto one side, stretch some more, and slowly sit up.

"As a hawk flying in the sky becomes tired and, stretching its wings, returns to its nest, so does the self hasten to that state where, deep in sleep, [it] desires no more desires, and dreams no more dreams."

—Brihadaranyaka Upanishad

Exercise 6
Assertive Verbal and Non-Verbal Behaviors

Non-Verbal Behaviors

1. Was eye contact present?
2. Was the speaker's voice level appropriately loud?
3. Was the statement filled with pauses?
4. Did the speaker look confident?
5. Was the statement flat or expressive?
6. Was the speech too rapid or too slow?
7. Was the facial expression appropriate?
8. Was the body posture appropriate?
9. Was the distance from the target person appropriate?
10. Were there any extraneous distracting behaviors, such as nervous gestures or inappropriate laughter?

Verbal Behaviors

1. Was the statement direct and to the point?
2. Was the statement firm but not hostile?
3. Did the statement show some consideration, respect, or recognition for the other person?
4. Did the statement accurately reflect the speaker's goals?
5. Did the statement leave room for escalation?
6. If the statement included an explanation, was it concise rather than a series of excuses?
7. Did the statement include sarcasm, pleading, or whining?
8. Did the statement blame the other person for the speaker's feelings?

Exercise 8
Sample Hierarchy

Fear Level	Problem	Place	Persons	Extenuating Circumstances
10	Calling attention to unfair behavior in others.			
9	Discussing job aspects with my boss.			
8	Asking for favors or for help.			
7	Avoiding embarrassment by avoiding others.			
6	Finishing my own sentences.			
5	Speaking up in a discussion or debate.			
4	Initiating conversations.			
3	Maintaining eye contact.			
2	Speaking up for my view-point.			
1	Expressing feelings of resentment.			

Exercise 9
50 Assertive Statements and Questions

1. I'm not able to speak with you right now. Please give me your number and I'll return your call before noon.
2. I've been waiting in line for half an hour, and I'm not willing to let you go in front of me.
3. I'd prefer to stay here; it's too cold outside.
4. I am disgusted by your behavior.
5. I resent your duplicity.
6. I am angry about your lack of concern for my feelings.
7. I won't be able to attend your party. I have already made other plans.
8. I don't want to respond to that question.
9. If you continue to arrive late, I am not going to make future appointments with you.
10. I am unwilling to run errands on my lunch hour. It is not part of my job.
11. Please wait your turn.
12. I'm interested in hearing what you have to say, but I want to finish reading this article first.
13. I don't agree with you.
14. I think that you have been very distant towards me lately.
15. I would appreciate your going to the store for me.
16. You ate the last piece of pie. I was going to eat it for lunch.

17. You started talking before I had finished my statement.

18. I admire your skill.

19. That was a clever thing to do.

20. I'm excited about my trip.

21. I'm feeling especially happy (or sad) today.

22. I am very interested in what you do in your line of work.

23. I am depressed because I wanted Martha to be here on my birthday, and she just called to say she couldn't come.

24. I am disappointed in myself because I wanted to complete the report on time and I didn't.

25. I am confused because I wanted more information than was provided.

26. I am interested in your report because it presents several pieces of information I needed.

27. I feel tense because I want to know definitely how well I did on the test, but the teacher hasn't finished scoring it.

28. That's a beautiful outfit you are wearing.

29. You look terrific.

30. I really enjoyed your thoughtful comment.

31. I love you.

32. I admire your willingness to behave in a nonsexist way.

33. That was an honest and forthright statement of your feelings. I admire your ability to take the risk to be so candid.

34. I really like your openness.

35. I like your efforts to work out a solution to our mutual problem.

36. I am unable to see the speaker and am frustrated. Would you please move a little to the left.

37. I am having difficulty hearing the performance. Would you please stop talking.

38. I've had trouble carrying groceries up my stairs. Would you please put the heavy items in the double bag.

39. I am annoyed at you. Why are you late?

40. I'm feeling too warm. Would you be willing to turn down the heat.

41. Would you please help me? My packages are heavy.

42. [To the flight attendant on a flight that is late for a connection] Would you please arrange to send a telegram to the party who is expecting me at noon in Chicago? I am being extremely inconvenienced by this delay.

43. I find your terminology offensive. Would you please phrase the question differently?

44. Are you worried because of the amount of money I have been spending and you want me to spend less?

45. Are you hurt because I told you what I really think?

46. Are you irritated with how much time I'm taking, and do you want me to go?

47. Are you disappointed with my report, and do you want me to listen to the changes you think would improve it?

48. Are you saying that you are feeling very depressed but that you would like me to stay and talk with you?

49. Are you feeling disappointed because you think that you deserve to be promoted?

50. Are you feeling frustrated with me?

Exercise 10
Owning Assertive Messages

I-Messages

Formula: I feel *(state how you feel)* because/when you *(behavior that caused the feeling)*. Next time I would like *(describe what you want to occur in the future)*.

Examples: *I was quite upset because you didn't come over last night when you said you would.* Next time *call and let me know you changed your plans.*

Questioning Paraphrases

Sample: To the statement from a supervisor-"What are you doing tonight?"

Correct: "Are you asking whether I have made plans for this evening?"

Incorrect: "Are you feeling lonely?"
"Are you asking me to stay after hours to work?"

Exercise 12
Indian-White Language Comparison Outline

INDIAN-INDIAN	INDIAN-WHITE
Content (What you talk about)	
Indian Politics	Indians
Coming social and cultural events	Weather
Other Indians	School or work
Past social and cultural events	Mutual acquaintances
White people and their racist attitudes	Sports
School or work	The news, politics, current events
Mutual friends, romantic and personal activities, gossip	Activities of interest to whites
Job opportunities	Rarely about social events, unless work-related
About your family	
Being Indian today	
Style (How you talk about it)	
If use abstract terms, they are in relation to the person it pertains to	Use generalized and abstract forms of expression
Use of Indian words throughout, or use situational dialect as a restrictive code to designate the speaker as one who belongs	Somewhat restrained
Usually in a joking, testing or hinting way	Little or occasional slang, humor
Begins talk with a disclaimer of one's humility, yet displays logic and wisdom throughout the conversation	Adherence to professional positions and title as a basis of authority on the topic
Use of slang	Awareness of grammar and correct enunciation
Assumed closeness and sharing	Don't understand the humor
Signifies the nature of own relatedness to an event	A lot of questions and answers
Person speaking has the floor for as long as she has something to say	Applies subtle pressure to reveal secret knowledge of traditional ways
	Interject alternative opinions and interruptions
Function (Why you talk about it)	
Relaxation, enjoyment, and recreation	To get or maintain a position
Mutual interest and sharing	To be seen as capable of getting along
Become better acquainted or maintain friendship	To not be seen as different
Sometimes for selfish motives	To be seen favorably for reasons of future promotions or improvement in position
	Mutual interest
	Obtain or keep business connection
	Ulterior motives, little sharing

Exercise 12
Indian-White Language Comparison Worksheet

Content (what you talk about)

Indian-Indian

Indian-White

Style (how you talk about it)

Indian-Indian

Indian-White

Function (why you talk about it)

Indian-Indian

Indian-White

Exercise 13
Typical Socialization Messages and Healthy, Assertive Alternatives

Socialization Message	Healthy, Assertive Alterative
1. Traditionally, my people were quiet and non-aggressive, and did not exhibit a domineering attitude.	1. Historically, Indian people were very assertive. Traditionally, honesty and truthfulness (assertive traits) were part of our character. We were not afraid to state our opinions simply, honestly, and openly, in a matter of fact way.
2. Non-Indians do not respect our opinions and evaluations.	2. Since we are dominated by non-Indians, we need to stand up for our beliefs with pride and strength. Our opinions are as valid as others.
3. In school, I was given the messages to "be seen and not heard"; and "it's impolite to speak unless spoken to."	3. Young Indian children display love and respect of their elders by speaking only when spoken to.
4. To be assertive is to be aggressive and pushy like whites.	4. Aggressiveness includes hostile words or acts, and assertiveness is a balanced way of speaking, or of acting honestly and openly without undue anxiety.
5. If I miss work they assume I don't care or am probably at home.	5. Because of the strength of Indian family bonds, family responsibilities at home often take precedence over work responsibilities.
6. To join organizations is to adopt the white way of doing things.	6. For centuries Indian people took great pride in dealing with problems within the tribe in an orderly fashion, requesting assistance from no one.

Exercise 15
Criteria Card

How anxious or relaxed were you?
- Eye contact? Relaxed posture?
- Nervous laughter or joking?
- Excessive or unrelated head, hand and body movements?
- How would you rate your level of anxiety (circle number)?

1 2 3 4 5 6 7 8 9 10

Not anxious — Extremely anxious

What did you say?
- Say what you really wanted to say?
- Comments concise, to the point, and appropriate?
- Comments definitive, specific, and firm?
- Perhaps a factual reason, but no long-winded explanation, excuses, or apologetic behavior?

How did you say it?
- Almost immediately after the other person spoke?
- No hesitance or stammering in your voice?
- Volume, tone, and inflection appropriate?
- No whining, pleading, or sarcasm?

Exercise 16
Example Survival Ladder

Levels of Survival and Degree of Control by Others	Roles as Targets for Assertive Behavior— Sample Problems
7. Aging/Institutionalization Social Worker Physican	Social Worker acts impersonal and interfering Little choice among physicians
6. Job/Profession Supervisor Female Employee	Supervisor monitors your breaks or comp time more frequently than other workers Experiences discrimination due to double minority status
5. School/Education Teacher Administrator	Presents stereotypical information about Indians Shows favoritism to non-Indian students
4. Community Tribal Council Committees	Difficulty accepting the governance of council members with less education than yourself Overextension due to conference travel and committee work
3. Home Children Friends	Conflict experienced over your own "to be seen and not heard" upbringing Often request $5.00 until payday
2. Leisure/Recreation Bartender	Tells you to "watch out for the firewater"
1. Daily Routine Bank Teller Checkout Clerk	Requires you to produce I.D.'s before cashing your check Comments on "what a good food stamp shopper you are"

Exercise 17
Message Matching

Sender

Message

Target Person

Conventional Whites

Whites with People Orientation

Indians with non-Indian Orientation

Indians with Indian Orientation

Traditional Indians

INDIAN WOMAN

Exercise 18
Target Person

If an Indian person is to communicate in an assertive and effective manner, there must be some thought given to the message or communication as it fits the receiver or target person. Indian communicators must be aware of the various audiences they address in daily living—and the manner in which they speak assertively but differently to members of each group. The "matching" or "fit" is important because it may directly affect her current or future survival.

The following five general categories of people are identified:

	Verbal Cues	Non-Verbal Cues
1. Conventional Whites		
2. Whites with people orientation		
3. Indians with non-Indian orientation		
4. Indians with Indian orientation		
5. Traditional Indians		

Exercise 2
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Part I. Understanding and Skill Analysis

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Part II. Job Hunting Preparation Skills

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Part III. The Interview Process/Making It All Work

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Additional Notes

Exercise 3
What Is Important To Me In A Job

	Not Important		Important		Very Important
1. Using my mind	5	4	3	2	1
2. Being good at my job, whatever it is	5	4	3	2	1
3. Using my hands	5	4	3	2	1
4. Having a job where I make many decisions on my own	5	4	3	2	1
5. Having a job that allows me a lot of leisure time	5	4	3	2	1
6. If I'm married, having a job that pays less than my husband's job	5	4	3	2	1
7. Having a job that won't move me away from my home town	5	4	3	2	1
8. Working with people who respect me	5	4	3	2	1
9. Working in a job where I'm an individual, not one face in hundreds	5	4	3	2	1
10. Working in a job where I'm my own boss and I'm responsible only to myself	5	4	3	2	1
11. If I have small children, an outside job that is close to home or that allows me to see them often	5	4	3	2	1
12. If I'm a homemaker, an outside job that leaves me enough time to do my other work	5	4	3	2	1
13. A job that brings me into contact with a lot of people	5	4	3	2	1
14. A job that's prestigious	5	4	3	2	1
15. A job that pays a lot of money, even if it is otherwise a terrible job (because it goes against everything else I value)	5	4	3	2	1
16. A job which has a lot of possibilities for advancement	5	4	3	2	1
17. A job which uses my special talents	5	4	3	2	1
18. A job which is challenging	5	4	3	2	1
19. A job where I feel needed	5	4	3	2	1
20. A job where I feel I'm helping to change the world for the better	5	4	3	2	1
21. A job which has a lot of variety	5	4	3	2	1
22. A job which allows me to be a leader	5	4	3	2	1
23. A job with good benefits (health insurance for me and my family, a retirement fund, sick leave, paid vacations, etc.)	5	4	3	2	1

24. A job with a lot of security	5	4	3	2	1
25. A job with the city, state, or federal government	5	4	3	2	1
26. A job in private industry	5	4	3	2	1
27. A job in a nonprofit organization	5	4	3	2	1

In the next few spaces, put down any important values from your previous list that weren't mentioned in the inventory.

28. _____	5	4	3	2	1
29. _____	5	4	3	2	1
30. _____	5	4	3	2	1
31. _____	5	4	3	2	1
32. _____	5	4	3	2	1

Exercise 4
Job Hunting Map

What Skills You Have and Most Enjoy Using

A. People who have athletic or mechanical ability, prefer to work with objects, machines, tools, plants, or animals, or to be outdoors.

B. People who like to observe, learn, investigate, analyze, evaluate, or solve problems.

C. People who like to work with data, have clerical, numerical, or statistical ability carrying things out in detail or following through on other's instructions.

D. People who have artistic, innovating or intuitional abilities and like to work in unstructured situations, using their imagination or creativity.

E. People who like to work with people—influencing, persuading, performing, leading, or managing for organizational goals and/or economic gain.

F. People who like to work with people —to inform, enlighten, help, train, or develop others.

(1) Which corner of the room would you instinctively be drawn to, as the group of people you would most enjoy being with for the longest time? (Leave aside any question of shyness, or whether you would have to talk with them.) Write the letter for that corner here:

(2) After fifteen minutes, everyone in the corner you have chosen leaves for another party crosstown, except you. Of the groups that still remain now, which corner or group would you be drawn to the most, as the people you would most enjoy being with for the longest time? Write the letter for that corner:

(3) After fifteen minutes, this group also leaves for another party, except you. Of the corners and groups which remain now, which one would you most enjoy being with for the longest time? Write the letter for that corner here:

(4) Now, underline the skills in each corner that you like best.

Exercise 6
Preliminary Questionnaire

Fill out the following to begin identifying the skills you probably have but often take for granted. If you check column 1—*Do Very Well*, also fill in the skills required to do that activity in column 4.

Part I. Skills Learned in Everyday Life

Activity	1 Do Very Well	2 Could Do It	3 Do Not Do Well	4 Skills
1. Make clothing				
2. Work crossword puzzles				
3. Help elderly or sick people				
4. Organize daily tasks such as laundry, shopping, etc.				
5. Organize day-care for neighborhood children				
6. Work for a community organization or church				
7. Repair a lawn mower				
8. Cook or bake, following recipes				
9. Fix a leaky faucet or pipe				
10. Organize rides to the city				
11. Give talks to groups of people				
12. Refinish furniture				
13. Organize community responsibilities for pow wows, wakes, hand games, or religious festivals				
14. Reorganize kitchens				
15. Do quilting, beading, or crocheting				
16. Do your own gardening and canning				
17. Play softball or do other sport activities				
18. Manage finances				
19.				
20.				

Part II. Fill out the following questions to the best of your knowledge.

1. Are you planning to spend a great part of your life on your job? _____
2. If so, what kind of work do you *like* to do? _____

_____

3. Have you held a job outside the home before? ____ If yes, do you want to (a) change jobs? ____ or (b) advance in your current job? ____ .

4. Do you know what education and skills are needed for these jobs?

Education/Skills

_____

_____

5. Do you know what salaries these jobs offer?

a) _____ b) _____ c) _____

6. Can you advance in these jobs?

a) _____ b) _____ c) _____

7. Would you like to meet some women in unusual jobs and/or in your potential jobs? ____ yes ____ not really

8. Do you think a career is as important to a woman as it is to a man? _____

9. Check any of the following items that you would want to consider if moving to a new city for a job:

- ☐ child care
- ☐ city transportation
- ☐ housing costs
- ☐ utility costs
- ☐ distance from the nearest reservation
- ☐ distance from the Indian Center
- ☐ distance from church, parks, etc.
- ☐ others: _____

10.(a) Do you have a resume? ____ yes ____ no

(b) Have you ever been interviewed? ____ yes ____ no

Exercise 7
Self-Analysis Skill Chart

(For Your Personal Use)

Step I EDUCATION/EXPERIENCE What I've Done	Step II SKILLS What I've Learned	Step III EMPLOYMENT Job Opportunities
1. If you can read this you already have a job skill!	Looked up words in a dictionary, able to read and write.	File Clerk Receptionist
2.		
3.		
4.		
5.		

Exercise 7
Sample Lesson on Checkbook Management

1. Fill in your name and address on the two blank lines in the upper left-hand corner of the form blank checks.

2. Fill in your name and address on the two blank lines in the upper left-hand corner of the two deposit slips.

3. Write out checks (numbers 167, 168, 169, and 170) using the information below.

There is a current balance of $285.00 in your checkbook.

Check No.	To:	For:	Date:	Amount:
167	Ace Gas Co.	gas	2/5/87	$ 24.50
168	T&S Insurance Co.	insurance	2/5/87	75.00
169	AYZ Grocery Store	food	2/6/87	125.04
170	Memorial Hospital	medical	2/7/87	16.75

4. Write out deposit slips based on the information below:

Date	Received From:	Amount Deposited:
2/8/87	Simmons Manufacturing Co.	$181.25
2/10/87	Acme Freight	$ 50.00

5. Finalize your checkbook register recording both checks and deposits. Use the worksheets provided.

Anatomy of a Check

1. Check Number
2. Date of Check
3. Bank Identification Number
4. Payee
5. Amount of Check (In Figures)
6. Amount of Check (In Words)
7. Bank on Which Check is Drawn
8. Bank Identification Number Magnetically Printed for Electronic Processing
9. Customer Account Number Magnetically Printed for Electronic Processing
10. Amount of Check Magnetically Printed for Electronic Processing.
11. Signature of Drawer
12. The Reason the Check was written

HOW TO WRITE A CHECK

1. Date the Check.
2. Type or write the name of the person or firm to whom the check will be payable.
3. Enter the amount of the check (in figures) opposite the dollar sign.
4. Write the amount of the check (in words) under the PAY TO THE ORDER OF line. Start at the left margin.
5. Sign your name on the bottom line EXACTLY as it appears on the bank signature card.
6. Memo line to record what the payment is for.

MAKING A DEPOSIT

The form provided by a bank that is used for making a deposit is called the checking account deposit ticket.

When you are making a deposit write or type the date the deposit is made on the front side List currency and/or cash that is to be deposited. Identify checks to be deposited individually and, if more than three, use the back side of the deposit ticket. If the back side is used for listing checks to be deposited, total the checks and transfer that total to the front side of the deposit ticket. Total the entire deposit. The "less cash received" line would only be used if the depositor desires part of the deposit in cash. If the depositor desires part of her deposit in cash she should sign her name on the line provided.

YOUR CHECKBOOK REGISTER

The Checkbook Register is that part of your checkbook where all the checks you write and deposits you make are recorded. When writing checks record the check number, date of the check, the payee, and the amount of the check. Subtract the amount of the check from the previous balance and write in the new balance. Be sure to record the checks in your checkbook register as they are made. Deposits should be recorded in the deposit column and added to the previous balance.

Exercise 8
Non-Traditional Careers

Check each item in the column that most accurately describes how often you have already done each of these career planning activities.

	Never	Once	Several Times	Often
1. Thought about a career in a non-traditional occupation				
2. Thought about the advantages of a non-traditional career				
3. Thought about the disadvantages of a non-traditional career				
4. Talked about non-traditional jobs with relatives or friends				
5. Read materials about non-traditional jobs				
6. Thought about the sex or racial biases that may be related to non-traditional jobs				
7. Thought about how a non-traditional career might affect my lifestyle (e. g., friends, family life, free time)				
8. Thought about non-traditional careers I would enjoy the most				
9. Thought about non-traditional careers I would dislike the most				
10. Thought about how well a non-traditional career would match my interests and skills				
11. Talked about non-traditional jobs with employment or vocational counselors				
12. Talked about non-traditional jobs with persons working in that career field				
13. Observed activities related to non-traditional jobs				
14. Learned the demands for workers in non-traditional careers				
15. Learned the chances for advancement or promotion in nontraditional careers				
16. Thought about how non-traditional careers might change in the next ten years				
17. Tried out activities related to non-traditional jobs				
18. Thought about how to prepare for a non-traditional career				
19. Learned how much training is needed to enter a non-traditional career				
20. Learned what academic background is needed to enter non-traditional training				
21. Thought about how my high school program is/was related to non-traditional careers				
22. Talked about non-traditional jobs with teachers of non-traditional courses				
23. Learned what licenses or certifications are required for non-traditional jobs and how to obtain them				
	Total	Total	Total	Total

Exercise 10
Occupational Analysis

1. _____

2. Duties (fill in 3-5) _____

3. Interests and Skills

Working with people	_____
Keeping records	_____
Having a good memory	_____
Using tools	_____
Operating machines	_____
Design (art, painting)	_____
Directing (leadership skills)	_____
Selling	_____
Writing skills	_____
Numerical skills	_____
Speaking skills	_____
Reasoning skills	_____

4. Job Function

Data (numbers, statistics, information)	_____
People (direct contact)	_____
Things (machines, objects, etc.)	_____

5. Job Satisfiers

What satisfies *you* with this job.

Money	_____
Leadership	_____
Teamwork	_____
Craftsmanship	_____
Service	_____
Supervision	_____
Employment in Indian Community	_____
Employment in Non-Indian Community	_____

6. Related Training Experiences

(Relevant to *this* occupation)

Part-time employment	_____
Shadow study	_____
Interview	_____
Read occupational materials	_____
Hands on experience	_____
Summer employment	_____
Special programs	_____
Field trip	_____

7A. Suggested or Required Education

(X the level of education required)

Less than high school	_____
High school	_____
Two years of college	_____
Four years of college	_____
Five years or more of college	_____
Apprentice program	_____
Special technical school	_____
On the job training	_____
Military	_____

7B. Suggested Courses

_____

8. Place of Employment (on and off reservation)

_____

9. Related Jobs

_____

Exercise 11
Careers for Bilinguals

Major Career Areas

Education
Medicine
Government
Counseling
Food Services
Military Services
Social Services
Dentistry
Business
Engineering
Law Enforcement
Mental Health
Public Relations
Industry
Translators
Travel Agencies
Insurance
Utilities

Partial List of Employers Who Hire Bilinguals

Alpha Beta Company
Bendix Corporation
Certified Temporary Personnel
Hewlett Packard Company
John Hancock Insurance Company
New York Life Insurance Company
Pacific Gas and Electric Company
State Farm Insurance
City Police Departments
Some State, County, and City Governments
U.S. Army Reserve
U.S. Marine Corps
U.S. Air Force
Some School Systems, Health Clinics

Exercise 13
Three Sample Resumes

A. Chronological Resume Highlighting Volunteer Skills:

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 555-2385

OBJECTIVE:

Bank employee, on a managerial track to be trained for supervisory positions.

EXPERIENCE:

1982
Organized Chili Dinner to raise funds for Our School, Your Town, Nebraska

1980-82
Treasurer, Women's Sewing Club, Your Town, Nebraska. Responsible for organizing the books, budgeting, and fiscal planning for the club.

Manager, Bingo Project, Reservation, Your Town, Nebraska. Responsible for banking, recording, and reporting all profits/losses throughout the year.

1980-82
Supervisor, Money Bank, Your Town, Nebraska. Responsible for training tellers and balancing the books at the end of each day.

1978-80
Teller, (part-time), Money Bank, Your Town, Nebraska. Responsible for greeting customers and accurately processing their accounts.

EDUCATION

1980
Evening class in accounting and business practices from Your Area Technical College.

1976
Graduated from Southwest High School, Your Town, Nebraska.
Special Interests: Accounting and creative writing

COMMUNITY SERVICE

1973-current
Sunday School Teacher. Taught fourth and fifth grades and an adult Bible study seminar for women.

1975-current
Hospital Volunteer. Responsibilities included running errands for patients and scheduling organization volunteers.

Activity Supervisor for Women's Sewing Club. Coordinated special events each month for members.

HONORS AND AWARDS

Community Service Award

REFERENCES AVAILABLE UPON REQUEST

B. Functional Resume Highlighting Work Experience:

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 555-2385

OBJECTIVE:

Bank employee, on a managerial track to be trained for supervisory positions.

WORK EXPERIENCE:

Supervisor of tellers at Money Bank, Your Town, Nebraska.
1982-present.

Teller at Money Bank, Your Town, Nebraska. 1980-1982.

Treasurer, Women's Sewing Club, Your Reservation, Nebraska.
1980-1981.

Manager, Bingo Project, Your Reservation, Your Town, Nebraska.
1980-current.

ANALYSIS OF WORK EXPERIENCE:

Administrative:

As a teller and supervisor teller at Money Bank, I became familiar with accounting procedures.

While serving as treasurer of the Women's Sewing Club, I managed the checking account and supervised club expenditures.

As manager of Bingo, I supervised a $1,200 profit program each evening; paid all related bills; did state finance report and monthly reports to the tribal council.

EDUCATION:

Evening class, Your Area Community College: accounting and business practices. 1977.

Graduated: Southwest High School, Your Town, Nebraska. 1962.
Special Interests: Accounting and creative writing.

HONORS AND AWARDS:

Employee of the Month Award

REFERENCES AVAILABLE UPON REQUEST

C. Traditional Resume Highlighting Education:

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 555-2385

OBJECTIVE:

Bank employee, on a managerial track to be trained for a supervisory position.

EDUCATION/TRAINING:

M.A. degree in Business Administration. University of Nebraska-Lincoln, Lincoln, NE. June 1979.

B.A. degree in Accounting and Finance. University of Oklahoma, Norman, OK. June 1978.

"Computers in Business" seminar. Two days. Omaha, NE., sponsored by IBM, Inc. August 1978.

"The Art of Communication" seminar. One day. Lincoln, NE., sponsored by the City of Lincoln. November 1978.

WORK EXPERIENCE:

Supervisor of tellers at Money Bank, Your Town, NE. 1982-current.

Teller at Money Bank, Your Town, NE. 1980-1982

Treasurer, Women's Sewing Club, Your Town, NE. 1980-1981.

Manager, Bingo Project, Your Town, NE. 1980-current.

COMMUNITY VOLUNTEER WORK:

Sunday School Teacher. Taught fourth and fifth grades for the past five years. Also taught class of adult women in Bible Study Seminar.

Hospital Volunteer. Responsibilities included spending ten hours per week at the hospital running errands for patients and talking with them. Became volunteer supervisor responsible for scheduling and organization of volunteers.

HONORS AND AWARDS:

Bilingual/Bicultural Fellowship

REFERENCES AVAILABLE UPON REQUEST

Exercise 15
Resume Check List

Evaluator: _____ Resume for: _____

Check if the information is accurately described.

- ☐ 1. Proper identification including name, address and telephone number.
- ☐ 2. Job objective specifically stated.
- ☐ 3. Most recent job/education/volunteer activity first.
- ☐ 4. Reasons for leaving last job deleted.
- ☐ 5. Community activities identified.
- ☐ 6. Training and experience listed.
- ☐ 7. Location preference cited.
- ☐ 8. Honors and awards listed.
- ☐ 9. Experience is relevant to the job description.
- ☐ 10. Easy to read.
- ☐ 11. Use of active verbs which stress abilities (i.e., supervised, sold, organized, managed, directed, controlled, etc.)
- ☐ 12. Omit mention of family or age (irrelevant to job).
- ☐ 13. Are skills evident to the reader?
- ☐ 14. Are references appropriately mentioned?
- ☐ 15. Appropriate length (1-2 pages).
- ☐ 16. Neat and visually appealing.
- ☐ 17. Use of correct *first* name.
- ☐ 18. Order of resume appropriate for your experience.
- ☐ 19. Birth date, family status, religion deleted (irrelevant to job).
- ☐ 20. Other comments:

_____

_____

_____

Exercise 17
Sample Cover Letter

242 Skylark Avenue
Our Town, State, Zip

September 5, 1986

Ms. F. B. Summers, Personnel Manager
Enormous Manufacturing Company
7200 Northland Highway
Our Town, State, Zip

Dear Ms. Summers:

I am interested in the position of sales manager which you advertised recently in the *Our Town Journal.*

The enclosed resume outlines my five years of experience in sales and marketing. During my past three years as sales manager for the Large Corporation, our gross annual sales increased from $25 million to over $75 million.

Should my qualifications be of interest to you, please suggest arrangements for a personal interview.

Sincerely,

J. T. Smith
(Home) (000) 555-0101
(Work) (000) 555-9100 ext. 55

JTS/blw

Enclosure

Exercise 18
Homework Assignment Worksheet

Step A: Based on your current qualifications, select one of the following jobs to apply for:

1. Your tribe has an opening for a program director of Project Headstart. Job description: experience in administration, child care, and supervision necessary. Full-time. $5.50/hr. Apply to: Tribal Chairman at 100 West End Drive, Reservation, State.

2. The State Department of Education is seeking a part-time administrative assistant. Job description: receptionist, some typing and filing required. 20 hours/week, $4.50/hr. Apply to: M. T. Allen, 300 Woods River, Capital City, State.

3. The BIA office on your reservation has a job listing in your series, rank GS-7. The qualifications required are at this level. *You* are a GS-4. Select the position title yourself and apply for the higher graded position. Send to: John White, P. O. Box 89, Your Reservation, Our Town, State.

4. The local Indian Center has a job opening for Senior Diner program director. The Center director is your uncle. Job description: three-fourths time. $5.00/hr. Serve food daily. Plan afternoon programs for elderly three times a week. Write to: Uncle Charlie, Local Indian Center, River Road, Home Town, State.

5. The local community theatre is hiring actors/actresses for their annual production of "Trail of Tears." Job description: 20 hours/week. $6.00/hr. for three months. Previous acting experience not required, but preferred. Audition Required. Apply to: Joan Wittack, 420 Lake Road, Home Town, State.

Step B: Revise your resume to reflect the skills needed in the job you selected.

Step C: Write a cover letter to the contact person.

Exercise 19
Introduction to the Interview

The interview should be looked upon positively as the avenue which will get you the job. It takes skill to be a successful interviewee and also some practical knowledge about the process. Seriously consider the following:

1. Dress comfortably but appropriately for the job you are seeking. A low-cut dress, heavy makeup, and lots of jewelry are inappropriate for most interviews. They probably are as unnecessary when applying for a child care position as jeans and a t-shirt would be when applying for a job as an administrative assistant. Use your head!

2. Be about 15 minutes early. Tardiness often rules a person out of a job before she gets a chance.

3. *Know* you are fully capable of handling the job. This confidence will show through in your interview.

4. Know something about the company/agency and the position prior to the interview. This will help you illustrate "knowledgeable" enthusiasm.

5. Be prepared to ask one or two questions of your interviewer. Cross-examination is healthy. Be sure this is an employer you *want* to work for. Make out a list of questions ahead of time so you can ask them in case they are not covered (i.e., salary, insurance benefits, flextime, overtime expectations).

6. Bring two copies of your resume with you, even if you sent a copy ahead of time.

7. Avoid some of the following:
   (a) saying negative things about previous employers
   (b) identifying personal problems such as parent-child conflicts, alcoholism, divorce, etc.
   (c) yawning!

8. Your *body language* is how you present yourself physically rather than verbally. For example, slouching and staring out the window may indicate that you are unsure of yourself; folded arms may indicate defensiveness; etc. While these perceptions may be inaccurate, remember: the interview is your last attempt—make it a good one.

9. Take a deep breath before entering the interview. Then (smile, dry your hands) proceed by extending your hand and introducing yourself. Don't worry about being a little nervous—that's natural. Take your time.

10. Before you leave, find out when and how you will be contacted, and the next step in the process. Ask the starting date of the job.

Exercise 22
Situation Roleplay

A—Interviewee
B—Employer

1A You are interviewing for a position as floor supervisor at Hanlon's Clothing Store, where you've worked as a clerk for three years. Your attendance record is not very good because you've had two sick children and frequent car trouble. You are good at what you do.

1B You are the personnel manager for Hanlon's Clothing Store seeking to hire a floor supervisor. This applicant has worked for Hanlon's for three years. She has what appears to be a very high absentee rate.

2A You are interviewing for a position as youth director at your local Indian Center. You have two young children of your own, have never held a job, but have been an active community member, and your brother *used* to work at the center. He got fired for poor work habits.

2B You are the local Indian Center director hiring a Director for your youth department. This applicant's brother worked for you before and was fired for poor work habits.

3A You are applying for a sales manager position with IBM. You have had five years' experience with Xerox Corporation, but then had to quit for two years to raise your baby. You are a single parent of one child.

3B You are the personnel manager for IBM seeking a sales manager to supervise four salesmen. You notice this applicant has not worked for the past two years, although she previously held a sales job with your competitor, Xerox Corporation.

4A You are applying for a child care teacher position in your home town. The Center has all white children thus far. You have a two- and a four-year-old and have no transportation.

4B You are the director for Tiny Tot Day Care Center, an all-white center of 25 children ages 2-4. You're hiring a child care teacher.

5A You are applying for a position as alcohol counselor at Houses of Peace Adolescent Center Halfway House. You have your certificate in counseling but have never held a job. You yourself were in treatment for three years when you were 14-16 years old.

5B You direct the Houses of Peace Adolescent Center Halfway House. You are seeking to hire an alcohol counselor but notice this applicant seems to have no experience. Her only education is a counseling certificate.

6A You are applying for the position as manager of a Standard Oil service station. You know they have not hired a woman in this position anywhere in town. You have worked in a gas station for two years on the reservation, took one year of auto mechanics at Southeast Community College, and are the treasurer for your local women's group at church. You're a single parent of two teenage boys.

6B You are the personnel manager for Your State Standard Oil Division seeking to hire a manager for the High Street Station in Home Town. You feel strongly about this being a man's job.

7A You are applying for a job as a waitress. You have your MA degree in education from the State University. You have just had a baby and moved to New City. There are no openings in the public schools, your unemployment benefits are soon to run out, and what you want is a temporary waitress job while a neighbor takes care of your baby.

7B You own Yummy's Restaurant. You are seeking a waitress, full time, experienced. This applicant appears to be "over-qualified" for the job.

8A You are seeking a position as the administrative assistant to the director of the State Indian Commission. You are very qualified, having been a secretary for three years in the public schools, and secretary/receptionist for this past year at the local Indian Center. You were also secretary of the tribal council for two years.

8B You are the director of the State Indian Commission seeking an administrative assistant. You have interviewed 15 people today; you are tired and you want to leave. This is your last applicant; you want to hurry home; and besides, interview number three will probably be your selection.

Exercise 22
Interview Rating Sheet

Company: _____ Date: _____

Interviewer: _____ Applicant: _____

Rating Scale:
1-Poor 2-Below Average 3-Average 4-Above Average 5-Outstanding

Characteristics of Applicant	Rating	Comments
1. Interview preparation		
2. Clarity in career objectives		
3. Realistic career objectives		
4. Adequate education		
5. Personal appearance		
6. Ability to communicate		
7. Emotional maturity		
8. Self-confidence		
9. Ability to do the job		
10. Overall impression		
Total:		

Definite Consideration

Possible Consideration

Not to be Considered

Exercise 23
Hidden Agenda Examples

Example 1
We have a really friendly office here. My husband and I do a lot of socializing with other folks in the office and their wives/husbands. By the way, you're not a divorcee, are you?

Trainer
Note that marital status is *not* a legal criterion for hiring. Pre-employment inquiries about marital status violate employment discrimination laws (Title VII).

Example 2
I noticed your address is in the Belmont district of town. You're not living alone, are you?

Trainer
Note that you may be asked this question in order to discover your marital status, sexual preference or life-style. Not relevant, may be illegal.

Example 3
I really am kept busy with work and family responsibilities. I have two children, you know, John - 7 and Karen - 5. Do you have school age children?

Trainer
Note that a hidden question might be—will you be leaving every time one of your kids gets sick? The question may violate Title VII.

Example 4
I've been president of this company ever since my father died five years ago. He founded it after he came over from Germany. You too have an interesting accent. What sort of an accent is that?

Trainer
Note that your ethnic background has no relevance to this job.

Exercise 28
Evaluation Sheet

Please check the following skills discussed in this workshop and give honest feedback about how you feel now that it is over.

Also, indicate which workshop you attended by checking the following: ☐ one-day workshop ☐ three-day workshop

Rating: 3-yes, 2-maybe, 1-no.

	Rating	Comments
• I believe I have the skills necessary to seek a variety of career options.	_____	_____
• I believe I have the skills to examine different career options.	_____	_____
• I believe I know how to seek out job opportunities.	_____	_____
• I believe I can confidently apply for a job I desire.	_____	_____
• I believe I can produce a resume of good quality.	_____	_____
• I believe I can enter an interview with confidence.	_____	_____
• I believe I am more aware of barriers which I may face.	_____	_____
• I believe in myself.	_____	_____

Please rank the activity sessions so that we can examine your ideas and plan potential improvements for future workshops.

Rating: 3-Excellent, do it again; 2-Good, very applicable; 1-Waste of time, do not repeat.

	Rating	Comments
1. The Party Game	_____	_____
2. Seven Blank Pieces of Paper	_____	_____
3. Self Analysis Chart	_____	_____
4. Non-traditional Career Exercises	_____	_____
5. Job Hunting Exercises	_____	_____
6. Resume Writing	_____	_____
7. Cover Sheet Writing	_____	_____
8. Interview Exercises	_____	_____
9. Special Guests	_____	_____
10. Homework Assignments	_____	_____

General Comments:

Please fill out the following statements:

As a result of this workshop, I am: _____

I am: _____

I am _____

I would be willing to participate in a follow-up workshop on career planning in 2 years: ☐ yes ☐ no

Thank you.

Exercise 1
Values Inventory

1. How we spend our money depends on the things we value.

2. Is spending money your decision, someone else's decision, or a joint decision-making process?

3. One-third of all American families have no savings account at all and it seems as if we *never* have enough to buy everything we want or need.

4. The National Foundation for Consumer Credit estimates that one out of every twenty families is drowning in debt. In 1979 over 200,000 Americans declared bankruptcy.

5. About 70 percent of a family's income actually goes for necessities; that is, food, housing, clothing, utilities, and transportation.

6. Eighty percent of the money spent at the grocery store is spent for food. The rest is spent for non-food items like gum, tobacco, panty hose, etc.

7. The financial values we set early in life affect our later life. Today only two percent of all Americans over 65 years old are financially independent.

8. It's important to realize there are no *right* or *wrong* values. You just need to see if *your* values match your ability to maintain them, or if priorities might need to be re-evaluated.

Values Inventory Worksheet A

"HOW I WANT TO SPEND MY MONEY"

Assume you had food, lodging, and basic necessities (clothes, etc.) paid for, and you had an opportunity to save money for one other thing. What would it be? Order your priorities from 1 to 16, with 1 being the most important.

- ☐ Education - yours
- ☐ Education - your partner's
- ☐ Education - your children's
- ☐ A car
- ☐ A house (or paying off a mortgage)
- ☐ Job training - yours
- ☐ Paying off all your debts
- ☐ A vacation trip
- ☐ A TV set
- ☐ Medical expenses
- ☐ A boat
- ☐ Starting a business or a nonprofit organization
- ☐ Medical or life insurance
- ☐ Saving for emergencies that might come up
- ☐ Day-to-day things that are fun
- ☐ Retirement
- ☐ Other _____
- ☐ Other _____
- ☐ Other _____
- ☐ Other _____

Values Inventory Worksheet B

NECESSITY CHART

Place a check in the column that most accurately describes the degree of necessity of each item according to your personal values.

Item	Very Necessary	Useful	Desirable	Luxury
1. Owning a home				
2. Having a new car				
3. Having a car that works				
4. Having a second car				
5. Having a savings account				
6. Having health insurance				
7. Having life insurance				
8. Having insurance for your children				
9. Finishing high school				
10. Going to college				
11. College for your children				
12. Dinner out once a week				
13. Dinner out once a month				
14. Getting your hair done				
15. Going to a movie once a week				
16. Going to a movie once a month				
17. Sporting event tickets				
18. Country club membership				
19. Community center membership				
20. Recreation team for your children				
21. Church contributions				
22. Air conditioning				
23. Color TV				
24. Washing machine				
25. Stereo system				
26. Clothes dryer				
27. New clothes				
28. Food for you and your family				
29. Taking a vacation				
30. Paying your bills				

Exercise 2
Goal Setting

Short-Term Goals	Long-Term Goals
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

Place an asterisk (*) next to your top three priorities.

Future Goals

List priorities from above, below:

	Date Wanted	Cost Estimate	Monthly Savings
1.			
2.			
3.			
4.			
5.			
6.			

Exercise 3
Family Situation Sheet

Paulene and Charles Little Feather have three children, ages 8, 10, and 15. Paulene has a part-time job as a child care provider making $4.00/hour, 20 hrs. per week. Her take home pay is $68 each week. Charles is a construction worker and brings home $1000/month. They rent a home for $250/month; utilities total $85; telephone is about $25/month. Food varies but generally costs about $75/week. The Little Feathers are active in the Indian Center activities where one son belongs to the Scout troop and their daughter is on the Youth Council. The activities average $10/month. The family owns an older car that costs $40/month in gas, $20/month in oil, $35/month in insurance, and $20/month in upkeep.

Paulene attends a church and contributes $2.00 to the church each week. Charles likes to bowl on Tuesdays, and plays cards on Wednesday nights.

1. What would the Little Feathers' budget look like? (Complete Budget Sheets)
2. What expenses might they forget to budget for over 12 months?
3. What potential emergencies might occur, and how would you propose that the Little Feathers meet those needs?

Monthly Budget Worksheet

Expenses	Monthly Cost
A. SHELTER	
Rent or Mortgage payment	_____
Telephone	_____
Gas or Wood	_____
Utilities	_____
Home repairs	_____
Home purchases (furniture and appliances)	_____
Household items (linens, carpet, garden supplies)	_____
B. FOOD	
Groceries	_____
Meals out	_____
C. PERSONAL	
Clothing	_____
Shoes	_____
Allowances	_____
Hairdresser/Barber	_____
Other:	_____
D. TRANSPORTATION	
Gasoline, oil	_____
Car payment	_____
Extra costs: tolls, bus, train, parking, etc.	_____
Repairs	_____
Insurance	_____
E. MEDICAL	
Insurance	_____
Doctor and Dentist	_____
Medicines	_____
Other (Eyeglasses, etc.):	_____
F. EDUCATION	
Tuition	_____
School supplies	_____

G. CONTRIBUTIONS
Religious _____
Charitable _____
Political _____
Community center _____

H. RECREATION
Pow-Wows _____
Magazine subscriptions _____
Pet care _____
Movies, concerts, etc. _____
Club memberships _____
Presents _____
Sports and hobbies _____

I. INSURANCE
Life _____
Auto _____
Health _____
Homeowners _____

J. LOANS/DEBTS
Bank loans - Car _____
School _____
Consolidation _____
Credit cards _____

K. MISCELLANEOUS
Child support, alimony _____
Child care expenses _____
Babysitting expenses _____
Other: _____

Total Monthly Expenses $_____

Total Monthly Income $_____

Net Worth Balance Sheet

Can you tell what you are worth today?

ASSETS (What you have, or expect to have)
Cash on hand $_____
Checking account _____
Savings account _____
Corporate bonds _____
Government securities _____
Life Insurance cash value _____
Common stocks _____
Mutual funds _____
Other securities _____
Current value annuities _____
Equity in pension plan _____
Profit sharing plan _____
Other benefit plans _____
Real estate _____
Funds owed to you _____
Personal property (car, furniture, etc.) _____
Other assets (stamp collections, etc.) _____
TOTAL ASSETS $ _____

LIABILITIES (What you owe)

Bills payable	_____
Balance on installment loans	_____
Balance on mortgage	_____
Insurance loans	_____
Taxes payable	_____
Pledges payable	_____
Other loans	_____
Other liabilities	_____
TOTAL LIABILITIES	$_____

$ _____ — $ _____ = $ _____
ASSETS LIABILITIES NET WORTH

Exercise 4
Case Studies

CASE STUDY #1: SUSAN SWEET

Situation: Susan is a single parent. Her daughter is 3 and attends a day care facility at the YWCA while Susan is at work. Susan is 25 and lives 10 miles from work. She is employed full-time as program director at the same local YWCA earning $10,500 a year. She drives her own car to work and is not reimbursed for gas. Deductions from her paycheck include health insurance. She gets 1 week paid vacation and personal sick leave but no leave due to family illness. Child care is $40/week at 50% because she is an employee.

Positive Points About Salary
1. $10,500 income/yr.
2. Saves $300 insurance for self and daughter each year
3. Saves $1,000/yr. because of child care benefits
4. $40/day vacation paid ($200/5 days)

Expenses Deducted From Salary
1. $1,000 for child care
2. $1,200/yr. for car payment
$100/yr. for maintenance
$200/yr. for car insurance
3. Susan lost $40/day for 3 days due to daughters' illness ($120/yr.)
4. $10/wk. for lunch ($520/yr.)
5. Clothes $10/month ($120/yr.)

Summary

Income	Expenses
$10,500 salary	$1,000 child care
$1,000 child care	$1,500 car
$300 insurance	$120 sickness
$200 vacation	$520 lunch
$120 clothes	
$12,120/year	$3,140/year

Actual Salary: $8,980

CASE STUDY #2: MARY SUMMERLAND

Situation: Mary is 35 years old, married, has 2 teenage children, and works as a sales representative for Computer Products, Inc. Her salary is $8,000/year. She has a company car but must provide her own gas. Her payroll deductions include health and life insurance but no company retirement. She has sick leave and a paid vacation (2 wks). Her company sends her to computer training and sales seminars twice a year. She must provide her own clothes; but lunches for client accounts are reimbursed up to $50/month.

Positive Points About Income	**Expense Deductions**
$ 8,000/year salary	$1,000 gas expenses
$1,500/saved in car payments/maintenance/insurance	(100 mi./wk. x 52 x .20/mi.)
$400/mo. insurance	$300/yr. clothes
$200 vacation pay	$1,200/yr. retirement
$600/yr. lunch money	(IRA at $100/mo.)
$400 ($200/course) training fees	
$800 pension savings	
$11,900 TOTAL INCOME	$2,500 TOTAL

Actual Salary: $9,400

CASE STUDY #3: DO YOUR OWN ANALYSIS

1. What is your annual salary?
2. Do you receive:
   a) life/health or dental insurance
   b) company retirement plan
   c) sick leave, vacation time
   d) annual bonus
   e) company car
   f) educational benefits
   g) luncheon expenses
   h) work clothes
   i) tips, commission, overtime
   j) other
3. Do you spend:
   a) child care expenses
   b) transportation money
   c) retirement plan
   d) required training costs
   e) work clothes
   f) insurance
   g) supplies
   h) food
   i) other

*List your annual salary.
*Add what additional costs you save or make.
*Subtract your necessary expenses.
*You now have your ACTUAL SALARY.

Exercise 5
Information Sheets

SEVEN WAYS TO CUT MEAT AND POULTRY COSTS*

About one-third of your food dollars go to pay for meat and poultry. Here are ways for you to shrink your meat bills:

1. Be your own butcher. Buy whole chickens and cut them up yourself. When you buy chicken parts, you're paying extra for the butcher's services, as much as fifty cents more a pound.

2. Some cuts of beef can be stretched into three meaty meals. For instance, an inch-thick beef round steak can be truly economical if you slice it into three sections—top, bottom, and eye; the top round muscle can be scored, marinated, and broiled for steak, the bottom round can be sliced for stir-fry steak, and the eye of the round can be cubed for stew or soup.

3. If your family feels like a steak and potato dinner, consider buying one of the less expensive and often overlooked cuts of beef steak, such as skirt, rib, or shoulder steak. If you use tenderizing tricks like marinating, these cheaper steaks make a marvelous meal.

4. The next time you're about to buy chicken, consider turkey as an alternative. Turkey, which can be substituted in many chicken recipes, is a better buy than chicken because it has a higher proportion of meat to carcass.

5. When you buy beef, think in terms of cost per serving and buy just the amount you really need. For example, you'll get four servings per pound with stew beef, cubed steak, or ground beef; three servings per pound with tip or boneless rump roast and round, top loin, or rib-eye steaks; two to three servings per pound from sirloin, boneless, or flank steak; and two servings per pound from arm and blade pot roast and most steaks with a bone.

6. Beef or pork liver, hot dogs, hamburger, whole chickens, and turkey are the best overall buys in the meat and poultry category.

7. For more tips on slicing meat costs, send for the booklets, *A Dozen Ways to Stretch Your Beef Dollar* and *Money-Saving Recipes*, and meat cutting chart by sending a stamped, self-addressed, business-size envelope to National Live Stock & Meat Board, Booklets, 444 North Michigan Avenue, Chicago, IL 60611.

*Ungaro, 1980, pp. 120-122.

GENERIC FOOD

You've probably been seeing a lot more "no-frills" food products on sale in your local supermarket. These generic foods are usually packaged in black and white containers with just the name of the product on the front.

Generic foods are "standard grade," which is a lower grade than "fancy" or "choice," which are the common grades of name brand foods. Because of this, many consumers use generic products in soups or casseroles. The price of generic foods can be up to 40 percent less than name brand items.

Studies have found that generic household items, such as plastic bags and laundry detergent, are not as good a value for the money. The plastic bags are weaker than name brand products and the detergents are not as strong, so you have to use twice as much for the same results. However, items such as applesauce and bleach were found to be of a better quality. It's a good idea to try them out and decide for yourself which savings are worth it.

NO-FRILLS SUPERMARKETS

A new breed of supermarkets, tagged "no-frills stores," are offering great discounts to shoppers around the country. Merchandise is usually displayed in its original carton, and shoppers must provide their own bags and do their own packing. No-frills stores usually carry a limited supply of merchandise but their prices are rock-bottom. If you don't mind doing a little more work when you're food shopping to pay up to 40 percent less, check in your phone book to see if one of these stores named Aldi, Bi-Lo, Super Cheep and Way-Lo, for example, has opened in your area.

THE COUPON AND REFUND GAME

The number of consumers using cents-off coupons has risen considerably. If you can find a supermarket that's offering a "double" or "triple your coupons" special, you can probably save at least 10 percent on your groceries by using your coupons.

However, the real dollar saver when it comes to food shopping is refund. Refunding offers by manufacturers often give back $1 to $3 to shoppers who have already bought their products and cut out proof of purchase seals, box tops, and labels. It's a system that takes organization and effort on the consumer's part. The American Coupon Club has a beginner's booklet on the subject, *Guide to the A.C.C. Couponing and Refunding System* ($2). To get it, write to American Coupon Club, Inc., P.O. Box 1149, Great Neck, NY 11023. There are over 50 refunding newsletters that highlight the companies that are offering refunds every month. For information on subscribing, write the following three: *Refundle Bundle*, P.O. Box 141, Centuck Station, NY 10710 (subscription is $9 a year); *Dollars Daily*, Mary Anne Hayes, P.O. Box 348, Lakehurst, NJ 08733 (subscription is $7.50 yearly); and *American Coupon Club, Inc.*, P.O. Box 1149, Great Neck, NY 10023 (subscription is $12 a year).

WAYS TO SAVE MONEY

Shopping Tips
1. Shop day-old bakeries
2. Buy generic foods
3. Buy "damaged goods"
4. Play the Coupon Game
5. Beware of only shopping your local store
6. Seek food from restaurant suppliers
7. Beware of only shopping name stores like "Buy for Less" or "Save Here"
8. Develop food cooperatives
9. Seek food from suppliers of institutions
10. Buy *dated* foods from regular stores
11. Shop no-frills stores for about 40% savings
12. Comparison shop
13. Seek food from warehouse suppliers
14. Form a community barter system (write National Center for Citizen Involvement, 1214 16th Street, Washington, DC 20036)
15. Shop only once a week.

Household Hints
1. Have police conduct a free burglar-proof check of your home
2. Have city energy department conduct free energy audit
3. Use firewood, instead of gas or oil, as a supplement to them
4. Check appliance tags when purchasing for energy cost per year
5. Join household and/or equipment cooperative

Transportation Hints
1. Carpool to work
2. Shop for used tires
3. Ask several travel agencies for air fare prices when planning a trip
4. Check alternative ways to travel
5. Camp rather than stay in a hotel during vacations
6. Request student or senior citizen discounts
7. Make flight arrangements early for discounts

Medical Expenses
1. Seek out open door medical and dental services
2. Seek out pharmacies which offer prescriptions for less
3. Get at least two opinions on surgery
4. Ask questions about medical costs and insurance
5. Form a pharmacy bank in your community

Education
1. Pell grant federal student grant programs
2. Sports scholarships
3. Speciality grant programs (YWCA, alumni, family funds, professional grant programs)
4. Are you registered on the reservation?

Other Ways to Make Extra Money and Save Money
1. Join a bank Christmas Club
2. Don't spend money before you get paid
3. Budget recreation and savings in your regular budget

4. Have your own garden
5. Raise your own animals (chickens, sheep, cows)
6. Take 10% of your paycheck and immediately put in savings
7. Sell your talents: craftwork; writing ability; speaking ability; raise dogs; sewing; handmade rugs; flower arrangements, etc.
8. Sell your services: houseclean, iron, do a paper route, babysit; do a telephone answering service; refinish furniture
9. Begin a homemaker exchange for food, clothes, furniture, etc.
10. Make new from old and sell.

Can You Think of Others?

Project 5A

Select any two stores located in different sections of town. Comparison price the following list of 15 common household items:

1. toilet paper
2. dish soap
3. 6-pack of beer
4. potato chips
5. 1 lb. hamburger
6. whole chicken
7. laundry soap
8. cheese
9. 6-pack of soda
10. 1 gallon ice cream
11. 1 dozen eggs
12. 1 lb. butter
13. 1 gallon milk
14. flashlight batteries

- Was there a significant difference in total cost?
- Were there any significant differences in some items?
- If you totaled the lowest prices of each store would your total be lower for one store than the other?
- Was selection equally broad in each store?
- What conclusions would you draw from this exercise?

Project 5B

Inquire about the cost of medical expenses and medication at (a) a local hospital, (b) a local drug store, (c) a local clinic in town, (d) a dentist, or (e) a dental clinic (e.g., in a community center). Find out:

1. The cost of a visit for an initial examination
2. The cost of filling one cavity; general root canal
3. The next appointment date you could get
4. The price of a common cough medicine; 20 tablets of penicillin, aspirin, and cold tablets
   - Were there significant price differences? Where?
   - What would you see as advantages in each?
   - Were medicines available at different costs in different places?
   - What conclusions would you draw from this exercise?

Project 5C

Compare a new versus a used car purchase. Identify a car type; e.g., a Ford; 2-door; with radio; air conditioning optional.

From a new car dealer find out:
- initial cost plus interest if financed
- what down payment is required
- what the estimated gasoline expense is over 12 months
- what guarantees accompany the car

From a used car dealer seek out a comparable car. Find out the same information as above.
- What anticipated added expenses would you incur over 12 months?
- Is it initially better to buy new or used?
- What about in the long run?

Project 5D

The Coupon Game
Select 25 coupon items from the coupons and/or magazines provided. Then price shop the original cost of those items and see how much you saved.

- Did you have to go to more than one place for the items? If so, estimate extra miles x .21 cents per mile and subtract from savings.
- Could you have bought another brand even cheaper? If so, estimate the savings possible and subtract from what you would have saved with the coupon.
- Would you have purchased these items had you not had a coupon?
- What conclusions have you drawn from this exercise?

Exercise 6
Terms in Financial Management

ANNUITIES—a contract with an insurance company to provide an income for a specific period of time.

ASSETS—anything that has value.

BANK SERVICE CHARGE—a charge made by a bank for servicing the checking account.

BANK STATEMENT—the form that a bank periodically (usually monthly) provides to its customers that shows the deposits, withdrawals and balance in their checking accounts.

BUDGET—a financial plan to adjust income and expenses during a defined period of time.

CANCELLED CHECKS—checks written by the bank customer that have been paid by the bank and returned to the depositor in the bank statement.

CAPITAL—total value of all assets less liabilities. Also known as net worth.

CHECKS—the printed form used by a bank customer ordering the bank to pay money from his or her account.

COMPARABLE WORTH—the concept that salaries should be based on the skill, effort and responsibility each job requires relative to all other jobs in an organization, regardless of whether jobs are held by men or women.

CREDIT—permission to make purchases or incur debts under the terms of the agreement issued by the grantor.

DEPOSIT TICKET—the form provided by the bank on which the depositor lists all cash and checks to be deposited to his or her account.

DRAWER—the person who signs the check which orders the bank to pay money from his or her account.

ENDORSEMENT—the signature of the payee on the back of the check. There may be many endorsements on the back of a check.

FISCAL INDEPENDENCE—depending on no one but yourself when it comes to money.

GROSS PAY—amount of your paycheck before taxes and other deductions.

IRA (Individual Retirement Account)—a pension plan that has many tax benefits.

INFLATION—a period of upward prices of goods and services during which the value of money declines.

INVESTMENTS—ways to put savings to work to produce financial benefits.

LIABILITIES—anything that is owed to someone else.

NET WORTH—see "Capital."

PAYEE—the person, firm or organization to whom the check is made payable.

RECONCILIATION OF ACCOUNT—the steps taken for verifying the agreement accuracy of the checkbook record and the bank statement.

SIGNATURE CARD—a card signed by each checking account customer of the bank. The signature card is technically a contract between the bank and its customer, in that it recites the obligations of both in their relationship with each other. The principal use of the signature card is that of identification of the customer and the customer's signature.

SUNDRIES—extras; things not absolutely necessary.

TAX SHELTER—any device that acts to reduce, eliminate or defer taxes.

Exercise 7
Sample: Completed Skill Chart

STEP I EDUCATION/EXPERIENCE What I've Done	STEP II SKILLS What I've Learned	STEP III EMPLOYMENT Job Opportunities
1. Did babysitting out of my home	How to organize my time and that of others How to budget my money How to cook for several children How to teach children new skills	Day-Care Center Director, Teacher, or Aide Food Service Worker Nurses Aide Teacher
2. Ran church dinners, cooked Indian foods, cooked for weddings, etc.	Quantity cooking and service; different cultural foods	Food Service in: Hospitals, Factories, Restaurants, Schools, Bakeries
3. Home repairs; fixed faucets and electrical appliances	Mechanical aptitude	Small Appliance Repair Person Factory Worker
4. Bilingual Spanish and/or Indian tribal language	Mexican American language and culture; American Indian language and culture	Translator Bilingual Company Representative
5. Sold goods for charity organization	Fund raising; sales ability	Clerk in Store Sales Representative
6. A number of years in school	Special interests (e.g., typing, science, book-keeping, writing)	Keypunch Operator Lab Assistant Library Assistant File Clerk Receptionist
7. Program chair for PTA for three years	Chair a meeting; Write press releases	Community Service Worker Public Relations Person
8. Worked on a farm	Drive a tractor, pickup and beet truck	Van or Truck Driver Delivery Person
9. Sewing ability	Sew clothing for children and adults	Electronic Components Assembler Garment Worker Tailor

Exercise 13
Financial Management Quiz

Answer the following questions either TRUE or FALSE by circling the appropriate letter next to each item.

T F 1. It is best to pay for everything in cash and never run up bills or borrow money.

T F 2. A joint checking account is best because if one of the people dies, the other can continue writing out checks.

T F 3. A man takes out a life insurance policy for $100,000 and pays the premiums. Upon his death the full $100,000 is received by his beneficiary, no strings attached.

T F 4. Investing money means playing the stock market.

T F 5. Everyone should have a savings account.

T F 6. If her husband dies, a wife may continue to use jointly held credit cards, after notifying the card company of his death.

T F 7. The best place to borrow money is from your local bank.

T F 8. A woman without a full-time job has no options for a retirement savings plan.

T F 9. Once one has a budget, one will never go in debt.

T F 10. I need no assistance to do financial planning now that I've completed this workshop.

FINANCIAL MANAGEMENT QUIZ ANSWER SHEET

1. FALSE. This doesn't allow for any credit to be established.
2. FALSE. When your spouse dies all accounts are immediately frozen.
3. FALSE. It becomes a part of his estate and is subject to taxes.
4. FALSE. While this might be one means of investing, others include bonds, securities, and real estate.
5. FALSE. This is O.K. but there are other ways of saving money that are good, if not better.
6. FALSE. She must reapply and put them in her own name.
7. FALSE. While this is an option, one should examine several possible lending sources, including other banks, to find the one with the lowest interest charge.
8. FALSE. An IRA is just one example of independent retirement programs.
9. FALSE. A budget is merely a tool with no guarantees. It should also be re-evaluated continuously.
10. FALSE. Experts in the fields of insurance, social security, financial planning, etc., can all be good resource persons for learning more; and books in this area can be useful, too.

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Exercise 14
Table of Contents

WOMEN AND FINANCIAL MANAGEMENT

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IV. Future Finances
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Workshop Evaluation

Workshop Title: _____ Workshop Leader: _____

Age _____ Tribe _____

Check the primary reason for attending the workshop:
personal growth _____ curiosity _____ referral _____
professional growth _____ class requirements _____ other _____

Please circle items (1-8) by code:

	Poor	Weak	Fair	Good	Outstanding
1. Workshop leader's presentation of the subject matter was	1	2	3	4	5
2. Workshop leader's helpfulness was	1	2	3	4	5
3. Appropriateness of the material to Indian culture was	1	2	3	4	5
4. Quality of the materials presented in the group was	1	2	3	4	5
5. How relevant was the workshop to your work situation?	1	2	3	4	5
6. Opportunity for input, interaction and involvement in the program was	1	2	3	4	5
7. Your overall feeling of the experience was	1	2	3	4	5
8. Possible usefulness of the workshop was	1	2	3	4	5

9. What was the main help you received from attending this workshop?
(Check as many as you wish.)

_____ Helped confirm some of your ideas
_____ Presented new ideas and approaches
_____ Acquainted you with problems and solutions from other people
_____ Gave you a chance to look at yourself and your job
_____ Taught you a new skill or technique
_____ Gave you a chance to practice new skills with feedback
_____ Other benefits: _____

10. What parts of the workshop were most useful to you? _____

_____

11. What parts of the workshop were least useful to you?

_____

_____

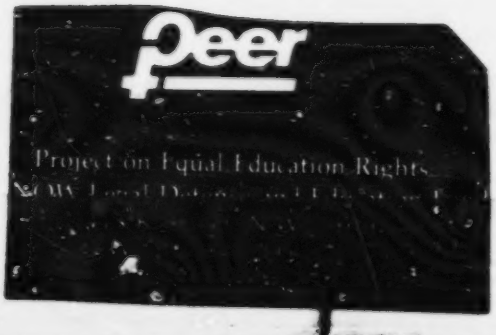
12. Would you recommend this workshop to others? Yes _____ No _____.

13. Was the level of the presentation too advanced _____ just right _____ too simple _____?

14. If you have any questions for future worshops, I welcome your ideas.
Write your suggestions in the space provided below, please.

_____

_____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Project on Equal Education Rights